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1981

Eighth

Annual Report

Department of Banking

State of Tennessee

Thomas C. Mottern
Commissioner

STATE OF TENNESSEE
DEPARTMENT OF BANKING
2ND FLOOR
JAMES K. POLK STATE OFFICE BUILDING
505 DEADERICK STREET
NASHVILLE, TENNESSEE 37219
615/741-6018

LAMAR ALEXANDER
Governor

THOMAS C. MOTTERN
Commissioner

March 5, 1982

The Honorable Lamar Alexander
Governor, State of Tennessee
Tennessee Executive Chamber
Nashville, Tennessee 37219

Dear Governor Alexander:

As Commissioner of Banking, it is my privilege to present the Eighth Annual Report of the Department of Banking.

The year-end call reports reveal an increase in the percentage of growth over 1980; total assets for the 643 state chartered banks and credit unions amounted to $14,447,157,464, reflecting an increase of $1,404,412,600, or a 10.8% increase in 1981 versus an 10.3% increase in 1980.

State chartered banks continued to expand through the opening of one new bank, and 18 new branches, bringing the total to 284 banks and 638 branches. Because there were several changes, mergers, etc. the absolute number of credit unions decreased from 365 to 359 and their total assets grew 7.9%.

I believe the information contained in this Eighth Annual Report will be most interesting.

Sincerely,

Thomas C. Mottern
Commissioner of Banking

JAMES K. POLK STATE OFFICE BUILDING

TENNESSEE DEPARTMENT OF BANKING

SECOND FLOOR

NASHVILLE, TENNESSEE 37219

TENNESSEE BANKING BOARD

The Honorable Lamar Alexander Governor, State of Tennessee Tennessee Executive Chamber Nashville, TN 37219	Chairman
The Honorable Harlan Mathews State Treasurer State Capitol Building Nashville, TN 37219	
Mr. L. A. Roseberry President First National Bank & Trust Company Post Office Box 100 Athens, TN 37303	Representing National Banks
Mr. A. Randolph Sykes Hailey, Water, Sykes & Sharp Attorneys At Law Post Office Box 530 Sevierville, TN 37862	Representing the Public At Large
Mr. Edward G. Nelson President Commerce Union Bank 400 Union Street Nashville, TN 37219	Representing State Banks
Mr. J. R. Fitzhugh President Bank of Ripley Post Office Box 269 Ripley, TN 38063	Representing State Banks
Ms. Betty Hobbs Manager Nashville Teachers Credit Union Post Office Box 22881 Nashville, TN 37203	Representing State Credit Unions
Mr. George A. Morgan Chairman of the Board Valley Fidelity Bank & Trust Company Post Office Box 1991 Knoxville, TN 37901	Representing State Banks
Mr. Jimmy Hawkins 2024 Salem Mason Drive Nashville, TN 37208	Representing the Public At Large

STAFF OF THE DEPARTMENT OF BANKING

Thomas C. Mottern, Commissioner
Talmadge B. Gilley, Deputy Commissioner
Colman B. Hoffman, Staff Attorney
Tina Cavender, Executive Secretary

ADMINISTRATIVE DIVISION

Harry P. Linn, Assistant Commissioner
Helen B. Johnson, Personnel Officer
Marietta K. Carter, Budget Officer
William B. Wooten, Director Information System
Wanda E. Smith, Supervisor Office Services
Barbara A. Jones, Data Control Clerk II
Sheila Street, Secretary/Typist
Linda Vetitoe, Secretary/Typist

CREDIT UNION DIVISION

Oliver G. Barnett, Assistant Commissioner
Thomas N. Fisher, Director
William P. Bryan, Supervisor
Sylvia Mitchell, Executive Aide

Division Supervising Examiners

William T. Lisle, East Division
Reece B. Martin, West & Middle Division

Examiners

Frank G. Bale
George D. Cowan
Paul L. Foster
Bill K. Reed
John S. Shires
Norman D. Stewart
Carlos S. Webb
Jon E. Whitehead
Pamela G. Wright

BANK EXAMINATION DIVISION

Louise H. Johnson, Assistant Commissioner
Yeolanda Dowlen, Secretary

Division Supervising Examiners

R. Douglas Baker, West Division
Joe B. Hollis, Middle Division
George M. Little, Jr., East Division

Regional Supervising Examiners

James S. Douthit
Kenneth Kelley
Jackie W. Garland
Jimmy G. Taylor
James R. Williams

Examiners

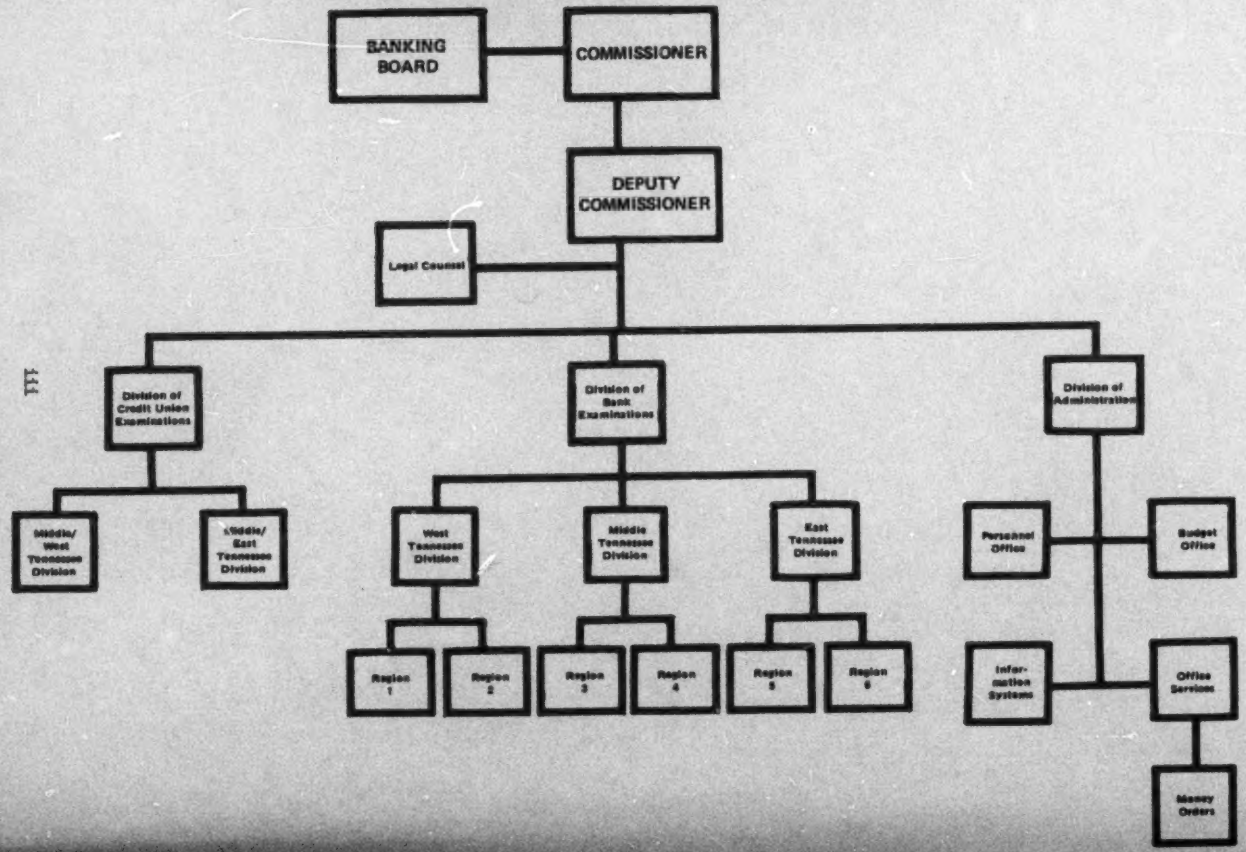
Jerry W. Adkins
Tim Belton
Marian Brothers
Derek L. Carrier
William Cave
Dennis R. Cheatham
Kay Coley
Curtis F. Faulkner
Vonzille W. Finch
James R. Halford
Kenneth R. Hensley
Lance Hogelin
Jim Hornberger
Billy M. Houston
Claude N. Huff, Jr.
Mary W. Hunt
Jenny Jenkins
David Jones
Chester Justice, Jr.
Bailey E. Lewis
Herman T. Lewis
Mark C. McDowell
Richard D. Parkinson
James E. Parnell
Michael G. Powell
Donald F. Richardson
Ken Roberts
Shirley D. Sanderson
Vivian Y. Scruggs
Dennis H. Shipp
Sallie C. Smartt
David T. Smith
Bobby Y. Taylor
Sherrie F. Threet
Stephen J. Warrilow
Jerry Lee Webb
Harrison White
Barbara Wilson
Susan Wilson

LEGAL HOLIDAYS

New Year's Day	January 1
George Washington's Birthday	Third Monday in February
Good Friday	Friday Before Easter
Memorial Day	Last Monday in May
Independence Day	July 4
Labor Day	First Monday in September
Veterans' Day	November 11
Thanksgiving Day	Fourth Thursday in November
Christmas Day	December 25

When any one of these days shall fall on Sunday then the following Monday shall be substituted; and when any of these days shall fall on Saturday, then the preceding Friday shall be substituted.

DEPARTMENT OF BANKING



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THE YEAR IN REVIEW: A RECAP OF 1981

What began as a year filled with uncertainty soon was reviewed as an extremely difficult period for the Tennessee financial community. A combination of new investment vehicles, a major economic recession, and high inflation resulted in sharply higher institutional operating expenses and a lower net income.

As the year started the Federal Reserve Board and the Reagan Administration, through both fiscal and monetary policies, sought to control the nation's inflationary trend. As a result, interest rates have been extremely high and extremely volatile. The prime rate began 1981 at 21 1/2 per cent, dropped to 17 per cent in April, shot back above 20 per cent last summer and then fell below 16 per cent before edging upward again to 17 per cent.

By the end of the year this combination of fiscal and monetary restraints had led the nation into the most severe recession since the Great Depression.

This National Economic trend was essentially mirrored in Tennessee. With its diverse economy, the State succeeded in stalling the effects of the recession until the latter part of 1981. At that time Tennessee unemployment reached 10.3 per cent (the highest since the depression) and was expected to go higher.

BANKING PERFORMANCES

In spite of these adverse economic conditions, the state chartered banks in Tennessee were able to register some advance. Many of these banks, small and rural in nature, were particularly hard hit by business lay-offs or closing in their lending areas.

Total assets of state chartered banks grew 11.2 per cent and deposits climbed approximately 9.5 per cent.

For the year Total Demand Deposits decreased 7.3 per cent, Total Time and Savings Deposits increased 15.4 per cent, reflecting increased yields on investment vehicles with a corresponding increase of cost to banks. Total loans increased 7.2 per cent for the year, but only 1.57 per cent of the growth in loans was registered in the last quarter of the year reflecting the tightening economy. Net Income decreased by 7.4 per cent during the year while Total Operating Expense increased by 33.3 per cent.

CREDIT UNION PERFORMANCES

Credit Unions in Tennessee were also affected by the downturn in the economy and the high interest rates. During 1981 the number of Credit Unions decreased to 359 from 364. Total Members' Accounts, growing by 4.6 per cent, register their smallest increase in over five years. Total assets of Credit Unions also registered their smallest gain in many years, increasing by 4.9 per cent to $874,053,464.19.

1981 BANKING LEGISLATION

PUBLIC CHAPTER #24

The Commissioner will now have the authority to petition a chancery court for injunctive relief against a person who fails to comply with an order issued pursuant to T.C.A. §45-1-107 which is the statute giving the Commissioner certain powers and duties. A person aggrieved by an order of the Commissioner has the right to judicial review. This act also gives the Commissioner the authority to assess civil penalties not exceeding $500 per day against banks or other persons who violate an order issued pursuant to §45-1-107. Persons against whom a penalty is assessed shall have an opportunity for a hearing within ten (10) days of the issuance of the notice of assessment.

PUBLIC CHAPTER #25

The Commissioner has the authority, upon his determination whether mediation or arbitration is appropriate, to arbritrate disputes involving consumer complaints in amounts less than $750.

PUBLIC CHAPTER #173

This legislation concerns equity participations which gives the lender the right to participate in the borrower's enterprise or venture subject to certain restrictions which are spelled out in the act. The lender's right to participate in borrower's enterprise or venture should be spelled out in a written agreement between the parties, but this type of transaction is limited to loan transactions of not less than $1,000,000, or a series of advances of money aggregating not less than $1,000,000.

PUBLIC CHAPTER #216

Enacted legislation which limits the amount a creditor may receive from an insuror for credit life insurance premiums to 40 per cent of the premiums earned except that if provision is made for refund of unearned commissions in the event of termination of coverage, commissions may be paid in one sum at the time the single premium policy or certificate is written. This act amends T.C.A. §56-7-902.

PUBLIC CHAPTER #226

This act amends T.C.A. §45-2-709 and gives the Commissioner the authority to prescribe by regulation reserve requirements for state banks. Please take note of the recent emergency rule promulgated by the Department of Banking setting forth reserve requirements to be maintained by state banks.

PUBLIC CHAPTER #228

The Bank Structure Act of 1974 is amended whereby the date that a bank holding company may make a de novo acquisition (acquire a new bank) is extended to January 1, 1985. Prior to that time de novo acquisition of a bank by a bank holding company may only be made in any county with a population in excess of 200,000 according to the 1970 federal census. Otherwise for a bank holding company to acquire a bank in Tennessee, that bank has to have been in operation for at least five years.

1981 BANKING LEGISLATION

PUBLIC CHAPTER #312

Amends T.C.A. §45-2-618 which requires notification of a person that maintains certificates of deposit and states that notification must be in writing ten (10) days prior to maturity date on such depositor's certificates of deposit and such notice shall include the certificate number, maturity date, the amount of the certificate of deposit, the interest rate of the maturing certificate of deposit, and the name and the address of the depositor. The provisions of T.C.A. §45-2-618 shall not apply to a certificate of deposit with a maturity of less than thirty (30) days. This act takes effect July 1, 1981.

PUBLIC CHAPTER #330

Provides that if a bank is determined to be in financial difficulty by appropriate regulatory officials it may be merged into another bank in this state, and the principal offices of each bank are not required to be in the same county.

PUBLIC CHAPTER #386

Prohibits a bank holding company from acquiring any bank in Tennessee as long as banks which it controls retain sixteen and one-half (16 1/2) per cent or more of the total deposits in all federally insured financial institutions in Tennessee.

APPLICATIONS APPROVED DURING 1981

NEW BRANCHES

DATE APPROVED	NAME OF BANK	BRANCH
01-08-81	Pioneer Bank Chattanooga	Downtown Drive-In
02-09-81	City & County Bank of Hawkins County Rogersville	Parkview Branch
02-25-81	Pioneer Bank Chattanooga	Signal Mountain Branch
02-25-81	Commerce Union of Sumner County Gallatin	Nashville Pike Branch
03-11-81	Merchants & Planters Bank Toone	Bolivar Branch
03-18-81	Commercial Bank & Trust Company Paris	West Wood Branch
07-21-81	First Tennessee Bank Knoxville	Mabry Hood Branch
07-22-81	Bank of Commerce Morristown	Whitesburg Branch
07-28-81	City & County Bank of Monroe County Sweetwater	Vonore Branch
08-04-81	Dukedom Bank Dukedom	Martin Branch
08-05-81	Citizens Bank Gainesboro	Dodsons Branch
10-06-81	First Citizens Bank Cleveland	Wildwood Branch
10-13-81	Cumberland County Bank Crossville	Glade Branch
11-18-81	Nashville City Bank & Trust Company Nashville	Donelson Branch

NEW BANKS

DATE APPROVED	NAME OF BANK AND LOCATION
02-27-81	United Bank of Chattanooga (Interim United Bank) 701 Chestnut Street Chattanooga, Tennessee
03-25-81	Proposed Tennessee Bank & Trust Company 7676 Highway 51, North Millington, Tennessee
07-21-81	Proposed Union Planters Bank of Nashville Hillsboro Village Shopping Center 3900 Hillsboro Road Nashville, Tennessee
12-14-81	Germantown Interim State Bank Germantown, Tennessee

NEW STATE BANKS FORMALLY OPENED IN 1981

DATE EFFECTIVE	NAME OF BANK	LOCATION
12-15-81	Union Planters Bank of Nashville	Nashville

NEW STATE BRANCHES FORMALLY OPENED IN 1981

DATE OPENED	NAME OF BANK	NEW BRANCH
01-08-81	Valley Fidelity Bank & Trust Knoxville, TN	Halls Branch
01-19-81	Citizens Bank of Waverly Waverly, TN	Express Branch
03-02-81	City Bank and Trust Company McMinnville, TN	Three Star Mall
04-01-81	First Citizens Bank of Cleveland Cleveland, TN	Village Office
05-01-81	Merchants Bank Cleveland, TN	25th Street Branch
05-04-81	City and County Bank of Roane County Kingston, TN	Kentucky Street Office

NEW STATE BRANCHES FORMALLY OPENED IN 1981

DATE OPENED	NAME OF BANK	NEW BRANCH
05-04-81	First Southern Bank Mt. Juliet, TN	Lebanon Branch
05-29-81	Memphis Bank & Trust Memphis, TN	Hickory Ridge Branch
06-15-81	Marion Trust & Banking Co. Jasper, TN	South Pittsburg Branch
06-29-81	Commercial Bank & Trust Co. Paris, TN	West Wood Branch
07-20-81	Bank of Commerce Morristown, TN	Alpha-Talbott Branch
07-21-81	United American Bank Johnson City, TN	Southside Branch
08-05-81	First Tennessee Bank Jonesboro	Walnut Street Branch
08-19-81	Alcoa Banking Company Alcoa, TN	Friendsville Branch
08-21-81	Pioneer Bank Chattanooga, TN	Downtown Branch
09-09-81	Citizens Bank Elizabethton, TN	Tri-County Branch
11-26-81	First American Bank Knoxville, TN	Halls Branch
12-07-81	First Trust & Savings Bank Paris, TN	Lakeway Village Branch

OFF SIGHT ATMS

DATE APPROVED	NAME OF BANK	BRANCH
07-06-81	United American Bank Knoxville, TN	Remote Service Facility 10101 Kingston Pike Knoxville, TN

OFF SIGHT ATMS

DATE APPROVED	NAME OF BANK	BRANCH
07-06-81	Bank of Loudon County Lenoir City, TN	Remote Service Facility Industrial Park Drive & Highway 11 Loudon, TN
08-04-81	United American Bank Knoxville, TN	Remote Service Facility 310 Wall Avenue Knoxville, TN
10-27-81	United American Bank Knoxville, TN	University Student Center U. T. Campus - Stadium Drive Knoxville, TN
11-25-81	First Trust & Savings Bank Paris, TN	Remote Service Facility 1211 West Wood Street Paris, TN
11-25-81	United American Bank Knoxville, TN	Night Depository Outlets Mall, Ltd. Knoxville, TN
11-27-81	City & County Bank of Knox Co. Knoxville, TN	Remote Service Facility U. T. Campus - Stadium Drive Knoxville, TN
11-27-81	United American Bank Knoxville, TN	Remote Service Facility Maloney Road & Alcoa Highway Knoxville, TN
12-30-81	Valley Fidelity Bank & Trust Knoxville, TN	ATM U. T. Campus - Stadium Drive Knoxville, TN

NAME CHANGES IN 1981

DATE	
01-26-81	Brighton Savings Bank, Brighton, changed its name to Brighton Bank
05-11-81	The Liberty Bank of Tennessee, Athens, changed its name to United American Bank in McMinn County
05-21-81	The Liberty Bank of Tennessee Rhea County, Spring City, changed its name to United American Bank in Rhea County
06-09-81	City Bank, East Ridge, changed its name to City Bank and Trust
07-27-81	Bank of Portland, Portland, changed its name to Volunteer State Bank
10-09-81	United Bank of Chattanooga, Chattanooga, changed its name to United American Bank in Hamilton County
12-17-81	Bank of Gallatin, Gallatin, changed its name to United Southern Bank of Sumner County

STATE BANK CAPITAL STOCK CHANGES IN 1981

Date	Name of Bank and Location	Increase In Common Stock	Outstanding Capital After Change
01-01-81	Southern United Bank of McMinn County, Etowah	$ 50,000	$ 200,000
01-08-81	Bank of Bolivar, Bolivar	145,000	290,000
01-12-81	Merchants and Farmers Bank Greenback	150,000	450,000
01-13-81	Bank of Friendship, Friendship	100,000	200,000
01-23-81	Northern Bank of Tennessee Clarksville	500,000	3,000,000
01-26-81	First State Bank, Chapel Hill	200,000	400,000
02-11-81	Bank of Commerce, Woodbury	500,000	1,500,000
02-13-81	City and County Bank of Anderson County, Lake City	1,500,000	2,500,000
03-09-81	City State Bank, Martin	180,000	360,000
03-12-81	The Middle Tennessee Bank Columbia	500,000	1,500,000
03-13-81	Bank of Bolivar, Bolivar	210,000	500,000
03-13-81	The Farmers Bank of Woodland Mills Woodland Mills	50,000	100,000
03-20-81	Lebanon Bank, Lebanon	500,000	1,500,000
03-26-81	Commercial Bank of Obion County Obion	300,000	400,000
05-11-81	The Liberty Bank of Tennessee Athens	1,000,000	1,770,000
06-26-81	Dover-Peoples Bank & Trust Co. Dover	150,000	300,000
10-05-81	United American Bank in Memphis Memphis	1,000,000	3,000,000
10-09-81	United Bank of Chattanooga Chattanooga	300,000	1,500,000

STATE BANK CAPITAL STOCK CHANGES IN 1981

Date	Name of Bank and Location	Increase In Common Stock	Outstanding Capital After Change
10-16-81	City & County Bank of Knox County Knoxville	2,500,000	5,000,000
10-27-81	United American Bank in Rhea County Spring City	710,000	1,000,000
12-14-81	City & county Bank of Roane County Kingston	175,000	1,000,000
12-16-81	Gates Banking and Trust Company Gates	100,000	200,000
12-16-81	City & County Bank of Jefferson Co. White Pine	250,000	700,000
12-29-81	Carter County Bank, Elizabethton	250,000	750,000
12-29-81	City & County Bank of Union County Maynardville	400,000	1,000,000

STATE CREDIT UNIONS CHARTERED IN 1981

DATE	
04-21-81	Volunteer State Corporate Central Credit Union, Chattanooga
07-08-81	Memphis & Shelby County Bar Association Credit Union, Memphis
09-15-81	Sunbelt Health Care Credit Union, Cleveland
11-12-81	Ingram Industries Credit Association Credit Union, Nashville
12-15-81	S.H.L. Employees Credit Union, Scotts Hill

STATE CREDIT UNIONS MERGED IN 1981

01-21-81	Paris-Henry County Employees Credit Union, Paris, merged into Holley Credit Union, Paris
04-08-81	Fort Loudon Credit Union, Lenoir City, merged into League Central Credit Union, Chattanooga
04-29-81	Fantastic Sams Credit Union, Memphis, into Shelby Central Credit Union, Memphis
04-29-81	Cascade Employees Credit Union, Memphis, merged into Shelby Central Credit Union, Memphis
10-31-81	Tennessee Central Credit Union, Chattanooga, merged into League Central Credit Union, Chattanooga
12-03-81	Sumner County Hospital Credit Union, Gallatin, merged into Eaton Corporation Gallatin Credit Union, Gallatin

STATE CREDIT UNION NAME CHANGES IN 1981

03-02-81	Memphis Works Employees Credit Union to Dupont Memphis Plant Employees Credit Union, Memphis
03-02-81	Card Employees Credit Union to Tuftco Employees Credit Union, Chattanooga
05-05-81	Printing Industries Credit Union to P.I.A.S. Credit Union Nashville
06-12-81	Washington Industries Employees Credit Union to Washington Industries Credit Union, Nashville
10-14-81	Memphis St. Joseph Employees Credit Union to Hospital Employees Credit Union, Memphis
10-19-81	DPW Credit Union to D.H.S. Credit Union, Nashville
10-26-81	Rockwell-Jackson Credit Union to Porter-Cable Employees Credit Union, Jackson

STATE CREDIT UNION NAME CHANGES IN 1981

10-28-81	Holston Valley Community Hospital Credit Union to Holston Valley Hospital & Medical Center Credit Union, Kingsport

PROFILE

OF THE

STATE BANKING SYSTEM

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CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Anderson				
Bank of Oak Ridge	99,782	8,314	17,191	52,916
City & County Bank of Anderson Co.	125,295	6,869	21,229	68,817
First American Bank of Anderson Co.	90,979	14,754	6,802	43,759
Bedford				
Bedford County Bank	27,862	1,498	1,569	9,567
Benton				
Bank of Camden	45,178	2,414	10,436	22,775
Bledsoe				
Peoples Bank of Pikeville	5,740	498	1,298	3,364
Blount				
Alcoa Banking Company	16,248	1,002	1,201	9,874
Bank of Maryville	189,857	28,293	11,237	103,050
Citizens Bank of Blount County	39,796	3,532	8,516	16,187
Bradley				
Cleveland Bank and Trust Company	82,170	4,215	8,626	44,687
First Citizens Bank of Cleveland	44,457	2,502	3,604	30,042
Merchants Bank	84,362	6,381	6,002	40,574
Campbell				
First State Bank	23,947	2,140	2,450	7,904
Union Bank	15,950	1,114	2,788	5,817
Cannon				
Bank of Cannon County	8,031	541	300	4,597
Bank of Commerce	61,041	3,845	2,649	37,904
Meltons Bank	365	230	100	35
Carroll				
Bank of Huntingdon	68,489	6,175	7,439	33,298
Bank of McLemoresville	29,470	1,553	5,046	15,638
Carroll County Bank	8,873	500	255	6,314
Citizens Bank & Trust Company	5,053	247	1,491	1,456
Farmers & Merchants Bank	7,864	397	998	3,911
McKenzie Banking Company	34,973	1,793	5,764	13,328
Carter				
Carter County Bank	61,050	4,658	1,499	36,175
Citizens Bank	61,039	5,724	500	36,154
Watauga Valley Bank	12,560	1,004	796	8,563
Cheatham				
Ashland City Bank & Trust	35,607	2,472	2,171	19,702
United Citizens Bank of Cheatham Co.	8,985	416	1,096	5,252
United Southern Bank of Cheatham Co.	14,292	2,398		10,107

CHARTERED BANKS ON DECEMBER 31, 1981

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
339	89,214	21,751	67,463		5,554
554	106,311	18,225	88,086	250	7,669
728	81,959	17,135	64,824	1,200	6,100
	24,259	4,837	19,422		3,067
240	40,538	7,436	33,102		3,335
35	5,235	972	4,263		503
27	14,494	1,481	13,013		1,440
1,045	162,268	26,696	135,572		14,958
193	34,986	4,877	30,109		3,481
471	72,621	15,219	57,402		7,579
206	38,799	8,726	30,073		3,384
500	74,446	17,614	56,832		8,176
101	21,778	5,451	16,327		1,823
76	14,365	3,824	10,541		1,463
51	7,052	842	6,210		813
306	54,194	8,969	45,225		5,489
	265	265			100
181	61,361	11,227	50,134		5,592
15	26,559	3,972	22,587	400	1,834
29	8,292	1,257	7,035		581
28	4,674	1,015	3,659		379
	7,357	1,229	6,128		507
31	30,861	5,165	25,696		3,183
291	55,293	10,677	44,616		4,371
361	52,545	11,136	41,409		5,309
70	10,810	1,635	9,175		1,237
200	32,639	5,737	26,902		2,679
123	7,871	1,852	6,019		813
108	13,296	2,178	11,118		677

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Chester				
Chester County Bank	14,470	1,289	263	9,821
First State Bank	48,454	2,174	8,655	15,955
Claiborne				
Citizens Bank	51,045	2,235	5,501	17,154
Claiborne County Bank	34,939	1,982	3,028	21,757
Commercial Bank of Claiborne Co.	17,756	1,555	1,399	9,248
Clay				
Bank of Celina	21,257	862	2,239	14,548
Clay County Bank	8,693	443	1,734	4,706
Cocke				
Merchants Planters Bank	51,132	3,586	4,775	19,066
Coffee				
American City Bank & Trust	22,631	2,634	2,964	10,707
Coffee County Bank	10,125	811	544	6,462
Peoples Bank & Trust Company	24,507	2,570	2,476	14,938
Crockett				
Bank of Alamo	22,032	3,784	3,337	13,209
Bank of Crockett	25,093	2,365	822	15,314
Bank of Friendship	13,603	847	1,846	4,612
Bells Banking Company	14,494	1,538	549	8,601
Planters Bank	6,697	840	234	2,828
Cumberland				
Cumberland County Bank	37,488	2,961	1,693	23,195
Peoples Bank of Crossville	13,352	1,631	658	6,981
Davidson				
Bank of Goodlettsville	74,146	4,261	3,553	47,776
Citizens Savings Bank & Trust Co.	31,969	1,101	3,116	12,876
Commerce Union Bank	1,395,119	139,887	106,116	685,789
Nashville City Bank & Trust Co.	229,665	18,549	8,804	132,429
Union Planters Bank of Nashville	2,264	452		71
United Southern Bank of Nashville	259,294	26,485	2,001	124,685
Decatur				
Citizens State Bank	18,147	838	2,397	12,202
Decatur County Bank	19,980	1,070	4,884	10,103
Farmers Bank	22,897	1,451	4,714	11,142
Dekalb				
Citizens Bank	24,531	1,876	4,382	9,546
Dekalb County Bank and Trust Co.	26,631	1,339	3,282	12,242
First Central Bank	21,155	1,282	1,545	13,945
Liberty State Bank of Dekalb Co.	12,849	381		7,200

CHARTERED BANKS ON DECEMBER 31, 1981

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
52	12,705	3,038	9,667		1,229
	42,544	9,243	33,301		4,255
199	45,188	11,532	33,656		4,837
150	31,039	8,524	22,515		3,438
65	15,127	2,720	12,407		1,589
80	19,923	3,634	16,289		1,287
7	7,455	1,371	6,084		970
291	46,376	10,042	36,334		3,800
73	20,064	7,549	12,515		1,617
77	8,500	2,046	6,454		1,400
188	22,397	6,219	16,178		1,633
136	20,274	5,137	15,137		1,758
118	23,485	4,415	19,070		1,608
41	12,206	2,395	9,811	100	960
1	13,516	3,594	9,922		978
	6,031	2,507	3,524		666
170	34,045	7,577	26,468		2,549
31	10,078	1,248	8,830		1,829
395	66,584	10,092	56,492	100	5,542
150	29,110	13,665	15,445		1,677
9,048	999,134	278,864	720,270	16,500	76,591
2,376	196,411	58,538	137,873	2,000	15,428
	156	93	63		1,987
1,187	171,969	59,507	112,462		12,851
87	16,824	2,444	14,380	200	1,076
71	18,418	3,076	15,342		1,562
1	20,628	4,396	16,232	505	1,228
54	22,053	4,502	17,551		1,878
121	23,836	4,385	19,451		2,041
120	19,125	3,565	15,560		1,517
71	11,779	1,594	10,185		757

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Dickson				
Bank of Dickson	33,951	3,037	4,453	12,752
Farmers and Merchants Bank	7,150	839	205	4,657
Peoples Bank	15,994	886	4,542	5,770
United Southern Bank of Dickson Co.	10,156	709		6,047
Dyer				
Farmers Bank	18,171	1,202	2,096	11,611
First Tennessee Bank	45,105	11,233	3,868	20,904
Security State Bank	25,516	1,162	7,640	10,652
Fayette				
First State Bank of Fayette Co.	17,062	1,200	2,377	9,902
Moscow Savings Bank	7,889	865	1,411	3,544
Oakland Deposit Bank	7,509	491	753	4,765
Somerville Bank & Trust Co.	41,543	2,818	1,780	20,970
Fentress				
Fentress County Bank	21,564	2,763	800	13,801
Union Bank	25,255	2,866	2,119	7,747
Franklin				
Farmers Bank & Trust Company	50,705	2,453	5,618	27,991
Franklin County Bank	27,730	3,701	2,640	13,030
Gibson				
Bank of Bradford	16,638	796	6,263	5,989
Bank of Commerce	18,837	1,475	2,011	7,565
Bank of Dyer	11,919	792	2,919	5,684
Bank of Trenton & Trust Company	28,783	2,360	2,478	16,441
Bank of Yorkville	7,112	412	474	5,403
Citizens State Bank	15,629	995	2,291	9,304
Farmers & Merchants Bank	16,444	1,008	3,998	8,255
First American Bank of Milan	43,770	7,154	3,660	21,222
Medina Banking Company	11,648	789	4,195	4,304
Merchants State Bank	58,383	5,334	9,092	25,208
Milan Banking Company	35,510	1,792	8,560	9,494
Giles				
Bank of Ardmore	31,466	2,997	2,647	17,295
Bank of Frankewing	8,738	633	1,759	5,269
Union Bank	67,488	2,400	9,000	34,828
Grainger				
Citizens Bank & Trust Company	33,459	2,184	4,191	19,481
Greene				
Andrew Johnson Bank	18,272	1,437		11,653
First Tennessee Bank	24,055	6,994	1,398	10,884
Greene County Bank	117,948	8,525	6,787	54,342

CHARTERED BANKS ON DECEMBER 31, 1981

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
126	30,488	5,211	25,277		2,920
56	6,668	1,706	4,962		482
139	14,473	3,782	10,691		1,505
33	9,164	1,898	7,266		777
112	14,799	2,374	12,425		1,700
271	40,133	7,482	32,651		3,883
112	22,845	3,079	19,766	100	1,913
134	15,419	3,115	12,304		1,137
9	7,110	1,070	6,040		771
40	6,914	1,227	5,687		591
	36,282	5,827	30,455		4,433
151	18,780	6,148	12,632		1,764
100	21,329	5,551	15,778		3,926
239	43,643	8,270	35,373		3,910
123	25,416	4,903	20,513	200	2,039
68	15,323	2,343	12,980		1,305
26	16,336	4,790	11,546		1,281
25	10,937	1,303	9,634		663
63	26,046	6,041	20,005		1,964
	6,818	927	5,891		294
30	14,293	2,591	11,702		926
5	15,100	1,868	13,232		1,311
505	38,783	6,057	32,726	475	2,695
40	10,590	1,592	8,998		1,058
179	52,376	11,259	41,117		3,948
87	31,677	5,899	25,778		2,927
191	29,210	5,229	23,981		1,672
30	7,939	1,112	6,827		772
358	60,139	10,131	50,008		5,423
165	30,495	7,773	22,722		2,302
100	16,391	3,347	13,044		1,403
124	21,888	4,994	16,894		1,722
369	104,050	18,999	85,051		10,585

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Grundy				
Coalmont Savings Bank	21,234	1,610	315	14,620
First Bank & Trust	14,931	1,143	1,202	9,002
Hamblen				
Bank of Commerce	84,760	6,048	7,989	51,782
First Tennessee Bank	38,550	10,420	1,397	19,097
Hamilton Bank of Morristown	75,377	4,918	3,743	44,605
United Southern Bank of Morristown	24,959	1,691	3,090	10,777
Hamilton				
City Bank & Trust Company	29,696	1,585	4,076	15,679
Commerce Union	70,753	6,411	500	47,873
Pioneer Bank	212,474	14,940	13,961	93,884
United American Bank in Hamilton Co.	111,475	11,593	4,680	65,705
Hancock				
Citizens Bank	11,407	668		6,889
Hardeman				
Bank of Bolivar	24,021	1,810	2,845	13,710
Bank of Middleton	14,090	868	1,378	7,556
Hardeman County Bank	50,263	2,363	1,633	33,509
Merchants Planters Bank	9,412	581	2,202	4,885
Whiteville Savings Bank	12,617	721	4,241	5,181
Hardin				
Citizens Bank	28,238	1,949	3,300	15,434
Hardin County Bank	27,955	1,344	1,452	18,480
Hawkins				
Citizens Union Bank	100,131	7,695	10,201	46,641
City & County Bank of Hawkins Co.	42,006	3,822	8,013	21,115
United Security Bank	10,399	649	600	5,636
Haywood				
Brownsville Bank	55,663	7,364	4,578	28,238
First State Bank	45,346	3,446	2,696	25,113
Henderson				
Central State Bank	49,121	2,883	3,760	22,810
Farmers State Bank	12,828	571	3,028	6,349
Peoples Bank	8,564	604	5,050	1,447
Henry				
Commercial Bank & Trust Company	93,936	3,019	959	43,825
Farmers Bank & Trust Company	7,689	600	399	1,661
First Trust & Savings Bank	46,751	12,382	1,303	22,476
Security Bank & Trust Company	11,564	639	3,237	6,625

CHARTERED BANKS ON DECEMBER 31, 1981

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
152	18,991	2,987	16,004		1,885
40	13,616	2,553	11,063	125	1,126
560	72,152	17,606	54,546		6,395
253	32,508	7,383	25,125		3,478
374	59,963	14,856	45,107		5,028
26	17,332	4,821	12,511		1,281
89	26,007	7,051	18,956		3,012
479	63,573	19,614	43,959		4,875
2,097	177,842	49,685	128,157		27,441
819	92,430	31,466	60,964		9,496
172	10,401	4,059	6,342		1,006
92	21,449	4,598	16,851		2,387
18	13,055	2,126	10,929		1,033
240	43,719	6,524	37,195		4,022
53	8,721	979	7,742		627
60	11,595	2,057	9,538		1,016
166	25,208	5,397	19,811		2,392
207	24,837	4,428	20,409		2,306
409	87,795	18,972	68,823		10,521
141	37,920	5,769	32,151	400	2,561
25	9,491	2,406	7,085		773
282	48,219	7,326	40,893		6,251
356	40,209	8,582	31,627		3,900
171	43,676	9,460	34,216		4,269
56	11,528	1,668	9,860		1,291
	8,002	1,420	6,582		554
101	79,496	11,949	67,547		8,259
25	6,982	776	6,206		551
216	41,740	6,661	35,079		4,021
28	9,527	1,314	8,213	200	471

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Hickman				
Security Bank & Trust Company	19,567	1,371	2,567	7,062
Houston				
Erin Bank & Trust Company	16,710	1,189	1,250	6,308
Humphreys				
Citizens Bank of Waverly	46,456	3,615	509	33,494
Union Bank	34,614	4,518	3,500	17,377
Jackson				
Citizens Bank	12,886	807	1,699	5,929
Jackson County Bank	27,324	1,221	4,785	12,015
Jefferson				
City & County Bank of Jefferson Co.	23,971	2,243	5,848	10,747
First Peoples Bank of Jefferson Co.	30,726	1,858	2,235	18,795
Jefferson County Bank	36,332	2,007	2,900	20,715
Johnson				
Farmers State Bank	33,754	4,462	3,011	13,282
Johnson County Bank	9,755	505	2,656	2,965
Knox				
Bank of Knoxville	141,064	18,191	7,415	64,145
City & County Bank of Knox Co.	166,190	15,898	13,554	85,222
First American Bank of Knoxville	80,672	10,679	4,145	46,417
First Tennessee Bank	152,852	32,297	4,805	88,394
United American Bank	755,239	64,028	62,214	402,460
Valley Fidelity Bank	213,509	14,606	9,500	116,398
Lake				
First State Bank & Trust Company	21,863	1,701	5,448	7,476
Lauderdale				
Bank of Halls	20,633	1,000	5,788	7,627
Bank of Ripley	46,713	3,613	5,840	21,877
Farmers Union Bank	37,443	1,950	3,521	19,132
Gates Banking & Trust Company	11,548	754	1,654	4,217
The Lauderdale County Bank	5,217	729	92	2,582
Lawrence				
American Bank	22,644	1,166	191	15,800
Bank of Loretto	24,216	1,100	1,950	15,600
Commerce Union of Lawrence County	50,939	5,182	2,000	32,404
Lawrence County Bank	26,865	2,547	1,200	17,603
Lewis				
First Citizens Bank of Hohenwald	17,436	1,085	3,286	9,180
Hohenwald Bank & Trust Company	27,395	3,248	799	18,955

CHARTERED BANKS ON DECEMBER 31, 1981

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
255	16,747	2,792	13,955		2,529
82	14,767	4,290	10,477		1,943
180	41,723	9,040	32,683	250	3,004
179	31,057	5,726	25,331	486	2,120
38	11,569	1,487	10,082		1,032
233	24,915	4,169	20,746		1,677
17	21,951	2,574	19,377		1,635
143	26,544	4,963	21,581		2,248
224	32,590	6,010	26,580		3,048
154	30,939	6,426	24,513		2,367
34	7,887	1,352	6,535		1,119
776	126,502	31,244	95,258		11,190
1,502	144,839	38,399	106,440	1,000	7,953
1,123	70,516	24,984	45,532	750	5,577
993	135,910	27,927	107,983		9,501
3,303	537,300	157,597	379,703	10,000	34,928
1,454	180,532	47,847	132,685		18,627
42	19,759	4,660	15,099		1,671
104	18,158	2,845	15,313		2,020
87	40,668	6,607	34,061	300	4,034
228	33,353	4,818	28,535		3,418
35	10,657	2,332	8,325		891
15	4,286	1,526	2,760		820
195	21,202	3,156	18,046		1,442
190	22,375	4,768	17,607		1,831
323	45,321	5,641	39,680		4,043
201	24,311	3,634	20,677		1,917
94	15,676	2,732	12,944		1,315
100	25,143	5,421	19,722		1,606

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Lincoln				
Lincoln County Bank	34,106	4,988	2,826	19,545
The Peoples Bank of Elk Valley	22,809	1,983	3,055	14,080
Loudon				
Bank of Loudon County	39,397	5,748	2,449	21,942
Merchants and Farmers Bank	15,698	1,057	1,500	8,511
McMinn				
Bank of Niota	8,342	819	1,000	3,457
Riceville Bank	14,136	1,726	901	8,544
Southern United Bank of McMinn Co.	20,618	3,426	1,624	10,011
United American Bank in McMinn Co.	31,113	2,692	3,345	18,722
McNairy				
Bank of Adamsville	14,850	1,518	298	8,692
Farmers and Merchants Bank	12,029	1,077		6,085
Home Banking Company	6,427	302	1,282	3,421
Selmer Bank and Trust	36,859	2,296	2,562	21,028
Macon				
Citizens Bank	39,462	2,166	3,602	22,318
Macon Bank & Trust Company	49,863	3,018	5,752	25,854
Madison				
First Tennessee Bank	36,017	7,604	1,602	22,272
Marion				
Citizens State Bank	11,482	808	1,502	7,188
First Bank of Marion County	39,918	2,835	2,499	22,180
Marion Trust and Banking Company	35,526	2,660	2,100	21,611
Marshall				
Bank of Belfast	4,591	275	149	2,663
Farmers Bank	11,546	474	1,150	7,948
First State Bank	8,846	3,208	425	2,225
Peoples and Union Bank	46,399	2,830	6,511	20,499
Maury				
Middle Tennessee Bank	91,436	5,104	23,202	32,967
The First Bank of Maury County	23,539	1,690	388	13,082
Meigs				
Meigs County Bank	18,282	936	1,394	11,634
Monroe				
Bank of Madisonville	50,428	2,964	4,967	21,915
City & County Bank of Monroe County	28,040	3,087	740	16,046
Sweetwater Valley Bank	55,549	3,989	5,684	28,184

CHARTERED BANKS ON DECEMBER 31, 1981

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
188	31,308	7,663	23,645		2,176
112	20,883	4,714	16,169		1,887
171	35,443	6,344	29,099		2,933
68	14,097	2,616	11,481		1,263
31	7,623	2,082	5,541		666
	13,316	3,488	9,828		597
8	18,810	3,155	15,655		1,396
924	28,839	5,983	22,856	500	137
20	13,682	3,171	10,511		1,168
136	10,946	2,739	8,207		1,068
8	5,917	1,136	4,781		492
227	32,919	7,183	25,736		3,217
267	35,203	5,755	29,448		3,568
309	43,957	8,835	35,122		3,717
258	30,850	5,812	25,038	200	2,575
71	10,185	2,050	8,135		1,072
236	35,318	7,882	27,436		3,358
45	31,753	4,517	27,236		2,847
31	4,122	716	3,406		463
105	10,586	1,728	8,858		914
3	7,564	2,173	5,391		1,275
71	42,285	7,352	34,933		3,219
378	82,336	14,728	67,608		6,386
100	21,259	3,824	17,435		2,280
26	16,414	3,659	12,755		1,492
66	44,828	6,496	38,332		4,656
128	21,513	4,851	16,662	200	1,339
167	48,834	10,556	38,278		4,754

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Montgomery				
First Trust and Savings Bank	88,045	11,556	6,873	41,669
Northern Bank of Tennessee	112,336	10,359	9,192	62,252
United Southern Bank of Clarksville	13,782	658		9,466
Moore				
Farmers Bank	28,430	1,716	2,442	11,870
Morgan				
Citizens Bank & Trust Company	20,740	3,560	2,500	8,526
Peoples Bank & Trust Company	18,398	2,041	885	10,008
Obion				
Bank of Obion County	14,265	750	900	8,748
Bank of Troy	19,438	1,089	2,786	12,404
Commercial Bank	13,847	822	788	5,959
Farmers Bank	8,895	600	894	6,440
First American Bank of Obion Co.	54,538	5,606	2,573	31,176
First State Bank	20,180	1,027	4,750	10,168
Reelfoot Bank	23,589	2,226	1,493	14,990
Overton				
Union Bank & Trust Company	63,611	3,490	4,225	37,258
Perry				
Bank of Perry County	12,513	2,397	1,628	7,510
First State Bank	20,981	1,613	1,510	12,328
Pickett				
Peoples Bank & Trust Company	8,009	526	783	5,288
Pickett County Bank & Trust Company	16,522	408	1,552	9,584
Polk				
Benton Banking Company	11,137	788	360	7,997
Ducktown Banking Company	31,557	2,174	4,897	17,859
Peoples Bank of Polk County	5,847	125	1,276	3,616
Putnam				
American Bank & Trust Company	59,904	4,128	4,661	36,276
Bank of Putnam County	50,364	2,891	5,298	24,696
Citizens Bank	99,864	6,923	6,282	63,061
Rhea				
Dayton Bank & Trust Company	59,402	4,123	3,121	40,244
United American Bank in Rhea Co.	17,973	3,386	452	8,717
Roane				
Bank of Roane County	87,222	4,663	6,332	55,838
City & County Bank of Roane Co.	35,828	3,466	4,726	18,744

CHARTERED BANKS ON DECEMBER 31, 1981

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
417	78,653	14,318	64,335	415	5,876
593	96,688	21,114	75,574		9,293
45	12,526	2,805	9,721		831
83	25,067	5,105	19,962		2,952
80	19,129	3,793	15,336		1,611
55	17,139	3,789	13,350	75	1,184
95	12,805	1,555	11,250		959
50	17,798	2,603	15,195	300	1,340
34	12,531	1,993	10,538		1,291
109	8,282	1,686	6,596		613
435	48,192	9,066	39,126		4,441
60	18,413	2,887	15,526		1,451
	21,874	7,772	14,102	133	1,240
710	55,998	8,796	47,202		5,853
60	11,534	2,171	9,363		958
123	19,157	3,230	15,927		1,814
40	7,043	986	6,057		686
96	13,832	2,715	11,117		1,790
60	10,269	3,685	6,584		822
217	28,954	3,490	25,464		2,159
52	5,095	869	4,226		509
374	53,762	8,986	44,776		3,262
200	43,275	7,214	36,061		3,700
644	89,326	11,427	77,899		7,950
447	49,608	9,226	40,382		7,258
184	16,259	2,893	13,366	200	1,055
504	78,733	14,641	64,092		6,409
115	32,245	5,786	26,459		2,699

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Robertson				
Bank of Orlinda	4,209	363	872	1,273
United Southern Bank of Robertson Co.	10,557	1,053	50	6,775
Rutherford				
Bank of Eagleville	9,295	858	1,502	4,354
Commerce Union Bank of Rutherford Co.	91,430	11,900	1,500	51,470
Murfreesboro Bank & Trust Company	150,644	9,933	16,436	80,707
United Southern Bank of Rutherford	30,218	3,144	900	17,818
Scott				
First Trust and Savings Bank	38,016	2,216	5,200	20,606
Oneida Bank & Trust Company	6,143	1,621		3,293
Sequatchie				
Citizens Bank of Dunlap	8,725	577	2,654	4,529
Sequatchie County Bank	19,665	1,696	1,812	9,118
Sevier				
Bank of Sevierville	62,604	4,899	6,230	30,501
Sevier County Bank	54,262	9,715	4,997	20,278
Tennessee State Bank	30,478	2,795	1,317	17,405
Shelby				
Bank of Bartlett	10,125	985	1,426	6,389
Bank of Germantown	46,058	4,006	2,602	26,933
Barretville Bank & Trust Company	115,712	17,862	2,669	50,986
Citizens Bank	7,967	585		1,725
Commerce Union of Memphis	111,902	20,854	5,272	60,753
Commercial & Industrial	249,216	18,432	4,650	163,431
Memphis Bank and Trust Co.	284,961	31,903	26,372	110,924
Tri-State Bank of Memphis	30,986	2,003	7,720	14,054
United American Bank in Memphis	126,306	10,958	4,803	86,799
Smith				
Citizens Bank	71,784	5,175	3,718	30,994
Smith County Bank	33,025	1,091		22,029
Stewart				
Citizens Cumberland City Bank	9,201	926	492	5,754
Dover-Peoples Bank	21,725	1,090	3,478	11,078
Farmers and Merchants Bank	7,092	568	497	4,280
Farmers Bank and Trust Company	6,650	518	1,000	4,312
Sullivan				
Bank of Tennessee	27,615	7,236	1,592	11,478
Citizens Fidelity Bank	29,418	2,865	2,103	18,001
Tri City Bank and Trust Company	97,847	8,793	9,855	51,456

CHARTERED BANKS ON DECEMBER 31, 1981

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
18	3,854	1,209	2,645		355
4	9,364	1,935	7,429		921
45	8,243	2,211	6,032	50	755
521	80,956	16,361	64,595	2,000	6,468
701	131,810	29,052	102,758		11,574
100	25,734	6,964	18,770		2,574
223	33,953	6,124	27,829		3,349
15	5,631	1,391	4,240		507
54	7,465	1,239	6,226		789
150	16,850	2,718	14,132		2,382
365	54,613	10,874	43,739		5,615
5	48,185	9,213	38,972		4,462
177	27,594	8,149	19,445		2,372
55	8,152	2,491	5,661		1,121
174	38,421	10,499	27,922		3,291
100	100,387	25,525	74,862		12,927
14	7,274	1,434	5,840		522
627	89,157	26,194	62,963	750	7,275
1,653	218,125	54,512	163,613	4,000	14,089
1,500	237,661	50,750	186,911	2,150	17,121
114	27,743	8,712	19,031	147	2,493
714	98,188	28,059	70,129	1,000	8,240
376	61,092	7,676	53,416		8,627
228	29,918	3,602	26,316		2,263
56	8,430	1,529	6,901		739
50	19,608	2,489	17,119		2,025
39	6,611	790	5,821		481
24	6,222	961	5,261		423
135	20,772	7,769	13,003		2,238
96	25,280	4,096	21,184		2,348
225	89,550	17,608	71,942	1,160	5,550

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Sumner				
Bank of Hendersonville	20,339	1,214	2,481	7,430
Commerce Union Bank of Sumner Co.	52,862	14,197	2,000	26,442
Farmers and Merchants Bank	7,674	705		4,442
Farmers Bank	36,516	2,594	3,175	18,935
First Tennessee Bank	32,055	9,132	1,396	14,201
The Citizens Bank of Hendersonville	31,804	3,028	9,325	7,271
United Southern Bank of Sumner Co.	43,107	3,465	1,491	28,225
Volunteer State Bank	20,869	2,612	1,150	10,769
Tipton				
Bank of Mason	3,405	418	290	1,122
Brighton Savings Bank	8,180	1,011	1,740	3,928
First State Bank	47,292	3,526	2,673	27,574
Munford Union Bank	17,976	780	2,190	8,784
Tipton County Bank	102,035	8,744	10,151	51,371
Union Savings Bank	27,432	1,592	3,550	14,156
Trousdale				
Bank of Hartsville	16,734	1,549	1,086	7,844
Citizens Bank	17,500	1,209	300	10,062
Unicoi				
First Security Bank	18,677	1,438	1,699	11,871
Union				
City & County Bank of Union County	42,123	3,547	4,760	21,647
First State Bank	8,934	1,125	1,101	3,439
Van Buren				
Citizens Bank	6,799	463	996	3,568
Warren				
Citizens State Bank	14,134	1,334	200	7,535
City Bank and Trust Company	81,568	3,402	9,281	45,525
Warren County Bank	19,726	1,033	2,008	13,390
Washington				
Farmers and Merchants Bank	5,639	1,114		3,166
First Tennessee Bank & Trust Co.	91,762	17,108	3,753	46,925
Hamilton Bank of Johnson City	125,436	10,463	13,115	65,249
Mountain Empire Bank	48,254	13,317	2,600	22,599
United American Bank of Washington	159,721	11,871	13,898	92,261
Wayne				
Bank of Waynesboro	25,255	1,052	3,474	11,025
Peoples Bank	19,892	1,273	387	14,606
Wayne County Bank	22,024	1,328	1,550	15,670

CHARTERED BANKS ON DECEMBER 31, 1981

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
180	18,369	4,022	14,347	500	1,058
265	47,895	8,208	39,687		3,514
	6,993	2,221	4,772		681
263	32,562	6,210	26,352		3,103
191	29,077	6,273	22,804		2,270
73	29,535	4,505	25,030	300	1,508
324	39,469	8,416	31,053		2,662
124	18,730	3,603	15,127		2,094
17	2,975	1,048	1,927		430
2	7,381	1,201	6,180		643
196	42,395	8,728	33,667	200	3,258
45	16,171	2,811	13,360		1,404
574	91,699	15,581	76,118		8,182
184	24,890	4,286	20,604		1,848
35	15,761	3,857	11,904		951
115	16,240	4,380	11,860		1,260
46	16,868	3,278	13,590		1,239
135	35,052	5,630	29,422	100	2,438
41	7,913	1,270	6,643		879
46	5,979	1,231	4,748		805
73	12,490	1,824	10,666	250	1,128
511	73,402	12,843	60,559		5,924
21	18,671	2,223	16,448		627
25	5,228	1,882	3,346		411
622	79,855	20,978	58,877	500	6,266
662	106,561	27,459	79,102		9,805
226	42,618	14,959	27,659		4,217
700	134,252	29,504	104,748	700	10,327
70	22,649	4,340	18,309		2,606
176	17,960	2,406	15,554		1,900
198	19,786	3,702	16,084		2,089

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Weakley				
Bank of Gleason	20,385	1,110	2,755	11,316
Bank of Sharon	22,265	276	8,675	6,964
City State Bank	31,112	1,853	4,496	15,954
Dukedom Bank	5,514	363	1,503	1,968
Greenfield Banking Company	20,400	1,076	2,260	9,243
Martin Bank	49,176	1,917	2,027	35,067
Weakley County Bank	24,087	1,789	1,500	11,562
White				
White County Bank	14,673	784		10,558
Williamson				
Bank of College Grove	25,190	4,495	400	13,895
Liberty Bank of Brentwood	20,296	1,784	2,254	12,895
Williamson County Bank	129,323	12,523	5,146	70,378
Wilson				
First Southern Bank	28,017	1,435	1,352	20,050
Lebanon Bank	74,372	5,657	3,470	43,351
Peoples Bank	36,337	2,953	3,414	21,647
STATE BANK TOTALS	13,573,104	1,255,437	1,127,258	7,133,120

GLOSSARY OF TERMS

Column Title	Call Report Line Number
Total Assets	16
Cash & Due	1
Oblig. of US Agencies	3
Loans and Discounts	9a
Loan Reserve	9b
Total Deposits	24
Demand Deposits	24a(1)
Time Deposits	24a(2)
Sub Notes & Debts	31
Equity Capital	37

CHARTERED BANKS ON DECEMBER 31, 1981

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
164	18,857	3,118	15,739		1,528
53	20,111	2,871	17,240		1,854
181	27,741	4,711	23,030		2,281
19	4,991	1,192	3,799		423
97	18,236	2,706	15,530		1,604
306	44,507	4,792	39,715		3,711
103	21,722	3,756	17,966		1,904
58	12,164	1,428	10,736		1,186
100	20,239	4,836	15,403		2,573
105	17,924	4,856	13,068		1,684
655	114,797	21,945	92,852	500	10,335
195	24,997	3,983	21,014		2,367
380	66,874	12,878	53,996		5,303
127	32,577	8,280	24,297		2,852
72,979	11,515,340	2,564,446	8,950,894	51,871	994,319

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1981

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Anderson			
Bank of Oak Ridge	59.3	75.6	5.6
City & County Bank of Anderson Co.	64.7	82.9	6.3
First American Bank of Anderson Co.	53.4	79.1	8.0
Bedford			
Bedford County Bank	39.4	80.1	11.0
Benton			
Bank of Camden	56.2	81.7	7.4
Bledsoe			
Peoples Bank of Pikeville	64.3	81.4	8.8
Blount			
Alcoa Banking Company	68.1	89.8	8.9
Citizens Bank of Blount County	46.3	86.1	8.7
The Bank of Maryville	63.5	83.5	7.9
Bradley			
Cleveland Bank & Trust Company	61.5	79.0	9.2
First Citizens Bank of Cleveland	77.4	77.5	7.6
Merchants Bank	54.5	76.3	9.7
Campbell			
First State Bank	36.3	75.0	7.6
Union Bank	40.5	73.4	9.2
Cannon			
Bank of Cannon County	65.2	88.1	10.1
Bank of Commerce	69.9	83.5	9.0
Meltons Bank	13.2		27.4
Carroll			
Bank of Huntingdon	54.3	81.7	8.2
Bank of McLemoresville	58.9	85.0	7.6
Carroll County Bank	76.1	84.8	6.5
Citizens Bank and Trust Company	31.2	78.3	7.5
Farmers and Merchants Bank	53.2	83.3	6.4
McKenzie Banking Company	43.2	83.3	9.1
Carter			
Carter County Bank	65.4	80.7	7.2
Citizens Bank	68.8	78.8	8.7
Watauga Valley Bank	79.2	84.9	9.8
Cheatham			
Ashland City Bank & Trust	60.4	82.4	7.5

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1981

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Cheatham (Continued)			
United Citizens Bank of Cheatham Co.	66.7	76.5	9.0
United Southern Bank of Cheatham Co.	76.0	83.6	4.7
Chester			
Chester County Bank	77.3	76.1	8.5
First State Bank	37.5	78.3	8.8
Claiborne			
Citizens Bank	38.0	74.5	9.5
Claiborne County Bank	70.1	72.5	9.8
Commercial Bank of Claiborne Co.	61.1	82.0	8.9
Clay			
Bank of Celina	73.0	81.8	6.1
Clay County Bank	63.1	81.6	11.2
Cocke			
Merchants Planters Bank	41.1	78.3	7.4
Coffee			
American City Bank and Trust	53.4	62.4	7.1
Coffee County Bank	76.0	75.9	13.8
Peoples Bank and Trust Company	66.7	72.2	6.7
Crockett			
Bank of Alamo	65.2	74.7	8.0
Bank of Crockett	65.2	81.2	6.4
Bank of Friendship	37.8	80.4	7.8
Bells Banking Company	63.6	73.4	6.7
Planters Bank	46.9	58.4	9.9
Cumberland			
Cumberland County Bank	68.1	77.7	6.8
Peoples Bank of Crossville	69.3	87.6	13.7
Davidson			
Bank of Goodlettsville	71.8	84.8	7.6
Citizens Savings Bank & Trust Co.	44.2	53.1	5.2
Commerce Union Bank	68.6	72.1	6.7
Nashville City Bank and Trust Co.	67.4	70.2	7.6
Union Planters Bank of Nashville	45.5	40.4	87.8
United Southern Bank of Nashville	72.5	65.4	5.0
Decatur			
Citizens State Bank	72.5	85.5	7.0
Decatur County Bank	54.9	83.3	7.8
Farmers Bank	54.0	78.7	7.6

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1981

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Dekalb			
Citizens Bank	43.3	79.6	7.7
Dekalb County Bank & Trust Co.	51.4	81.6	7.7
First Central Bank	72.9	81.4	7.2
Liberty State Bank of Dekalb Co.	61.1	86.5	5.9
Dickson			
Bank of Dickson	41.8	82.9	8.6
Farmers and Merchants Bank	69.8	74.4	6.7
Peoples Bank	39.9	73.9	9.4
United Southern Bank in Dickson Co.	66.0	79.3	7.7
Dyer			
Farmers Bank	78.5	84.0	9.4
First Tennessee Bank	52.1	81.4	8.6
Security State Bank	46.6	86.5	7.9
Fayette			
First State Bank of Fayette County	64.2	79.8	6.7
Moscow Savings Bank	49.8	85.0	9.8
Oakland Deposit Bank	68.9	82.3	7.9
Somerville Bank and Trust Company	57.8	83.9	10.7
Fentress			
Fentress County Bank	73.5	67.3	8.2
Union Bank	36.3	74.0	15.5
Franklin			
Farmers Bank & Trust Company	64.1	81.1	7.7
Franklin County Bank	51.3	80.7	8.1
Gibson			
Bank of Bradford	39.1	84.7	7.8
Bank of Commerce	46.3	70.7	6.8
Bank of Dyer	52.0	88.1	5.6
Bank of Trenton and Trust Company	63.1	76.8	6.8
Bank of Yorkville	79.2	86.4	4.1
Citizens State Bank	65.1	81.9	5.9
Farmers and Merchants Bank	54.7	87.6	8.0
First American Bank of Milan	54.7	84.4	7.2
Medina Banking Company	40.6	85.0	9.1
Merchants State Bank	48.1	78.5	6.8
Milan Banking Company	30.0	81.4	8.2
Giles			
Bank of Ardmore	59.2	82.1	5.3
Bank of Frankewing	66.4	86.0	8.8
Union Bank	57.9	83.2	8.0

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1981

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Grainger			
Citizens Bank & Trust Company	63.9	74.5	6.9
Greene			
Andrew Johnson Bank	71.1	79.6	7.7
First Tennessee Bank	49.7	77.2	7.2
Greene County Bank	52.2	81.7	9.0
Grundy			
Coalmont Savings Bank	77.0	84.3	8.9
First Bank & Trust	66.1	81.3	8.4
Hamblen			
Bank of Commerce	71.8	75.6	7.5
First Tennessee Bank	58.7	77.3	9.0
Hamilton Bank of Morristown	74.4	75.2	6.7
United Southern Bank of Morristown	62.2	72.2	5.1
Hamilton			
City Bank	60.3	72.9	10.1
Commerce Union Bank Chattanooga	75.3	69.1	6.9
Pioneer Bank	52.8	72.1	12.9
United American Bank in Hamilton Co.	71.1	66.0	8.5
Hancock			
Citizens Bank	66.2	61.0	8.8
Hardeman			
Bank of Bolivar	63.9	78.6	9.9
Bank of Middleton	57.9	83.7	7.3
Hardeman County Bank	76.6	85.1	8.0
Merchants Planters Bank	56.0	88.8	6.7
Whiteville Savings Bank	44.7	82.3	8.1
Hardin			
Citizens Bank	61.2	78.6	8.5
Hardin County Bank	74.4	82.2	8.2
Hawkins			
Citizens Union Bank	53.1	78.4	10.5
City & County Bank of Hawkins Co.	55.7	84.8	7.0
United Security Bank	59.4	74.6	7.4
Haywood			
Brownsville Bank	58.6	84.8	11.2
First State Bank	62.5	78.7	8.6

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1981

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Henderson			
Central State Bank	52.2	78.3	8.7
Farmers State Bank	55.1	85.5	10.1
Peoples Bank	18.1	82.3	6.5
Henry			
Commercial Bank & Trust Company	55.1	85.0	8.8
Farmers Bank & Trust Company	23.8	88.9	7.2
First Trust & Savings Bank	53.8	84.0	8.6
Security Bank & Trust Company	69.5	86.2	5.8
Hickman			
Security Bank & Trust Company	42.2	83.3	12.9
Houston			
Erin Bank & Trust Company	42.7	70.9	11.6
Humphreys			
Citizens Bank of Waverly	80.3	78.3	7.0
Union Bank	56.0	81.6	7.5
Jackson			
Citizens Bank	51.2	87.1	8.0
Jackson County Bank	48.2	83.3	6.1
Jefferson			
City & County Bank of Jefferson Co.	49.0	88.3	6.8
First Peoples Bank of Jefferson Co.	70.8	81.3	7.3
Jefferson County Bank	63.6	81.6	8.4
Johnson			
Farmers State Bank	42.9	79.2	7.0
Johnson County Bank	37.6	82.9	11.5
Knox			
Bank of Knoxville	50.7	75.3	7.9
City and County Bank of Knox Co.	58.8	73.5	5.4
First American Bank of Knoxville	65.8	64.6	7.8
First Tennessee Bank	65.0	79.5	6.2
United American Bank	74.9	70.7	5.9
Valley Fidelity Bank	64.5	73.5	8.7
Lake			
First State Bank & Trust Company	37.8	76.4	7.6
Lauderdale			
Bank of Halls	42.0	84.3	9.8
Bank of Ripley	53.8	83.8	9.3

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1981

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Lauderdale (Continued)			
Farmers Union Bank	57.4	85.6	9.1
Gates Banking and Trust Company	39.6	78.1	7.7
The Lauderdale County Bank	60.2	64.4	15.7
Lawrence			
American Bank	74.5	85.1	6.4
Bank of Loretto	69.7	78.7	7.6
Commerce Union of Lawrence County	71.5	87.6	7.9
Lawrence County Bank	72.4	85.1	7.1
Lewis			
First Citizens Bank of Hohenwald	58.6	82.6	7.5
Hohenwald Bank & Trust Company	75.4	78.4	5.9
Lincoln			
Lincoln County Bank	62.4	75.5	6.4
The Peoples Bank of Elk Valley	67.4	77.4	8.3
Loudon			
Bank of Loudon County	61.9	82.1	7.4
Merchants and Farmers Bank	60.4	81.4	8.0
McMinn			
Bank of Niota	45.3	72.7	8.0
Riceville Bank	64.2	73.8	4.2
Southern United Bank of McMinn Co.	53.2	83.2	6.8
United American Bank in McMinn Co.	64.9	79.3	2.0
McNairy			
Bank of Adamsville	63.5	76.8	7.9
Farmers and Merchants Bank	55.6	75.0	8.9
Home Banking Company	57.8	80.8	7.7
Selmer Bank and Trust	63.9	78.2	8.7
Macon			
Citizens Bank	63.4	83.7	9.0
Macon Bank and Trust Company	58.8	79.9	7.5
Madison			
First Tennessee Bank	72.2	81.2	7.7
Marion			
Citizens State Bank	70.6	79.9	9.3
First Bank of Marion County	62.8	77.7	8.4
Marion Trust and Banking Company	68.1	85.8	8.0

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1981

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Marshall			
Bank of Belfast	64.6	82.6	10.1
Farmers Bank	75.1	83.7	7.9
First State Bank	29.4	71.3	14.4
Peoples and Union Bank	48.5	80.6	6.9
Maury			
Middle Tennessee Bank	40.0	82.1	7.0
The First Bank of Maury County	61.5	82.0	9.7
Meigs			
Meigs County Bank	70.9	77.7	8.2
Monroe			
Bank of Madisonville	48.9	85.5	9.2
City & County Bank of Monroe Co.	74.6	77.5	5.5
Sweetwater Valley Bank	57.7	78.4	8.6
Montgomery			
First Trust and Savings Bank	53.0	81.8	7.1
Northern Bank of Tennessee	64.4	78.2	8.3
United Southern Bank of Clarksville	75.6	77.6	6.0
Moore			
Farmers Bank	47.4	79.6	10.4
Morgan			
Citizens Bank and Trust Company	44.6	80.2	7.8
Peoples Bank and Trust Company	58.4	77.9	6.8
Obion			
Bank of Obion County	68.3	87.9	6.7
Bank of Troy	69.7	85.4	8.4
Commercial Bank	47.6	84.1	9.3
Farmers Bank	77.8	79.6	6.9
First American Bank of Obion Co.	64.7	81.2	8.1
First State Bank	55.2	84.3	7.2
Reelfoot Bank	68.5	64.5	5.8
Overton			
Union Bank & Trust Company	66.5	84.3	9.2
Perry			
Bank of Perry County	65.1	81.2	7.7
First State Bank	64.4	83.1	8.6
Pickett			
Peoples Bank & Trust Company	75.1	86.0	8.6

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1981

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Pickett (Continued)			
Pickett County Bank & Trust Co.	69.3	80.4	10.8
Polk			
Benton Banking Company	77.9	64.1	7.4
Ducktown Banking Company	61.7	87.9	6.8
Peoples Bank of Polk County	71.0	82.9	8.7
Putnam			
American Bank & Trust Company	67.5	83.3	5.4
Bank of Putnam County	57.1	83.3	7.3
Citizens Bank	70.6	87.2	8.0
Rhea			
Dayton Bank & Trust Company	81.1	81.4	12.2
United American Bank in Rhea Co.	53.6	82.2	7.0
Roane			
Bank of Roane County	70.9	81.4	7.3
City & County Bank of Roane Co.	58.1	82.1	7.5
Robertson			
Bank of Orlinda	33.0	68.6	8.4
United Southern Bank of Robertson Co.	72.4	79.3	8.7
Rutherford			
Bank of Eagleville	52.8	73.2	8.7
Commerce Union of Rutherford Co.	63.6	79.8	9.3
Murfreesboro Bank & Trust Co.	61.2	78.0	7.7
United Southern Bank of Rutherford	69.2	72.9	8.5
Scott			
First Trust & Savings Bank	60.7	82.0	8.8
Oneida Bank & Trust Company	58.5	75.3	8.3
Sequatchie			
Citizens Bank of Dunlap	60.7	83.4	9.0
Sequatchie County Bank	54.1	83.9	12.1
Sevier			
Bank of Sevierville	55.8	80.1	9.0
Sevier County Bank	42.1	80.9	8.2
Tennessee State Bank	63.1	70.5	7.8
Shelby			
Bank of Bartlett	78.4	69.4	11.1
Bank of Germantown	70.1	72.7	7.1
Barretville Bank & Trust Company	50.8	74.6	11.2

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1981

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Shelby (Continued)			
Citizens Bank	23.7	80.3	6.6
Commerce Union of Memphis	68.1	70.6	7.2
Commercial and Industrial	74.9	75.0	7.3
Memphis Bank & Trust Company	46.7	78.6	6.8
Tri-State Bank of Memphis	50.7	68.6	8.5
United American Bank in Memphis	88.4	71.4	7.3
Smith			
Citizens Bank	50.7	87.4	12.0
Smith County Bank	73.6	88.0	6.9
Stewart			
Citizens Cumberland City Bank	68.3	81.9	8.0
Dover-Peoples Bank	56.5	87.3	9.3
Farmers and Merchants Bank	64.7	88.1	6.8
Farmers Bank and Trust Company	69.3	84.6	6.4
Sullivan			
Bank of Tennessee	55.3	62.6	8.1
Citizens Fidelity Bank	71.2	83.8	8.0
Tri City Bank and Trust Company	57.5	80.3	6.9
Sumner			
Bank of Hendersonville	40.4	78.1	7.7
Commerce Union of Sumner County	55.2	82.9	6.6
Farmers and Merchants Bank	63.5	68.2	8.9
Farmers Bank	58.2	80.9	8.5
First Tennessee Bank	48.8	78.4	7.1
The Citizens Bank of Hendersonville	24.6	84.7	5.7
United Southern Bank of Sumner Co.	71.5	78.7	6.2
Volunteer State Bank	57.5	80.8	10.0
Tipton			
Bank of Mason	37.7	64.8	12.6
Brighton Savings Bank	53.2	83.7	7.9
First State Bank	65.0	79.4	7.3
Munford Union Bank	54.3	82.6	7.8
Tipton County Bank	56.0	83.0	8.0
Union Savings Bank	56.9	82.8	6.7
Trousdale			
Bank of Hartsville	49.8	75.5	5.7
Citizens Bank	62.0	73.0	7.2
Unicoi			
First Security Bank	70.4	80.6	6.6

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1981

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Union			
City & County Bank of Union Co.	61.8	83.9	6.0
First State Bank	43.5	84.0	9.8
Van Buren			
Citizens Bank	59.7	79.4	11.8
Warren			
Citizens State Bank	60.3	85.4	9.7
City Bank & Trust Company	62.0	82.5	7.3
Warren County Bank	71.7	88.1	3.2
Washington			
Farmers and Merchants Bank	60.6	64.0	7.3
First Tennessee Bank & Trust Co.	58.8	73.7	7.4
Hamilton Bank of Johnson City	61.2	74.2	7.8
Mountain Empire Bank	53.0	64.9	8.7
United American of Washington Co.	68.7	78.0	6.9
Wayne			
Bank of Waynesboro	48.7	80.8	10.3
Peoples Bank	81.3	86.6	9.6
Wayne County Bank	79.2	81.3	9.5
Weakley			
Bank of Gleason	60.0	83.5	7.5
Bank of Sharon	34.6	85.7	8.3
City State Bank	57.5	83.0	7.3
Dukedom Bank	39.4	76.1	7.7
Greenefield Banking Company	50.7	85.2	7.9
Martin Bank	78.8	89.2	7.5
Weakley County Bank	53.2	82.7	7.9
White			
White County Bank	86.8	88.3	8.1
Williamson			
Bank of College Grove	68.7	76.1	10.2
Liberty Bank of Brentwood	71.9	72.9	8.3
Williamson County Bank	61.3	80.9	8.4
Wilson			
First Southern Bank	80.2	84.1	8.4
Lebanon Bank	64.8	80.7	7.1
Peoples Bank	66.4	74.6	7.8
STATE BANK AVERAGE	61.9	77.7	7.7

NOTE: The Capital/Assets ratio includes Subordinated Notes and Debentures.

RANKING OF STATE CHARTERED BANKS BY ASSETS

December 31, 1981

(In Thousands)

Name of Bank	Location	Total Assets	1981 Rank	1980 Rank
Commerce Union Bank	Nashville	1,395,119	1	1
United American Bank	Knoxville	755,239	2	2
Memphis Bank and Trust Co.	Memphis	284,961	3	3
United Southern Bank of Nashville	Nashville	259,294	4	5
Commercial and Industrial	Memphis	249,216	5	4
Nashville City Bank & Trust Co.	Nashville	229,665	6	6
Valley Fidelity Bank	Knoxville	213,509	7	7
Pioneer Bank	Chattanooga	212,474	8	8
The Bank of Maryville	Maryville	189,857	9	9
City & County Bank of Knox County	Knoxville	166,190	10	24
United American Bank of Washington County	Johnson City	159,721	11	10
First Tennessee Bank	Knoxville	152,852	12	13
Murfreesboro Bank & Trust	Murfreesboro	150,644	13	12
Bank of Knoxville	Knoxville	141,064	14	11
Williamson County Bank	Franklin	129,323	15	19
United American Bank in Memphis	Memphis	126,306	16	14
Hamilton Bank of Johnson City	Johnson City	125,436	17	15
City & County Bank of Anderson Co.	Lake City	125,295	18	20
Greene County Bank	Greeneville	117,948	19	21
Barretville Bank & Trust Co.	Millington	115,712	20	18
Northern Bank of Tennessee	Clarksville	112,336	21	23
Commerce Union Bank of Memphis	Memphis	111,902	22	16
United American Bank in Hamilton Co.	Chattanooga	111,475	23	17
Tipton County Bank	Covington	102,035	24	22
Citizens Union Bank	Rogersville	100,131	25	26
Citizens Bank	Cookeville	99,864	26	27
Bank of Oak Ridge	Oak Ridge	99,782	27	31
Tri City Bank & Trust Company	Blountville	97,847	28	25
Commercial Bank & Trust Company	Paris	93,936	29	33
First Tennessee Bank	Jonesboro	91,762	30	32
Middle Tennessee Bank	Columbia	91,436	31	36
Commerce Union of Rutherford Co.	Murfreesboro	91,430	32	29
First American Bank of Anderson Co.	Clinton	90,979	33	28
First Trust and Savings Bank	Clarksville	88,045	34	35
Bank of Roane County	Harriman	87,222	35	30
Bank of Commerce	Morristown	84,760	36	39
Merchants Bank	Cleveland	84,362	37	37
Cleveland Bank & Trust Company	Cleveland	82,170	38	38
City Bank & Trust Company	McMinnville	81,568	39	34
First American Bank of Knoxville	Knoxville	80,672	40	41
Hamilton Bank of Morristown	Morristown	75,377	41	44
Lebanon Bank	Lebanon	74,372	42	42
Bank of Goodlettsville	Goodlettsville	74,146	43	40
Citizens Bank	Carthage	71,784	44	43
Commerce Union Bank Chattanooga	Chattanooga	70,753	45	49
Bank of Huntingdon	Huntingdon	68,489	46	45

Name of Bank	Location	Total Assets	1981 Rank	1980 Rank
Union Bank	Pulaski	67,488	47	46
Union Bank and Trust Company	Livingston	63,611	48	47
Bank of Sevierville	Sevierville	62,604	49	51
Carter County Bank	Elizabethton	61,050	50	53
Bank of Commerce	Woodbury	61,041	51	54
Citizens Bank	Elizabethton	61,039	52	50
American Bank and Trust	Cookeville	59,904	53	58
Dayton Bank & Trust Company	Dayton	59,402	54	48
Merchants State Bank	Humboldt	58,383	55	52
Brownsville Bank	Brownsville	55,663	56	56
Sweetwater Valley Bank	Sweetwater	55,549	57	57
First American Bank of Obion County	Union City	54,538	58	55
Sevier County Bank	Sevierville	54,262	59	59
Commerce Union of Sumner County	Gallatin	52,862	60	60
Merchants Planters Bank	Newport	51,132	61	66
Citizens Bank	New Tazewell	51,045	62	65
Commerce Union of Lawrence County	Lawrenceburg	50,939	63	61
Farmers Bank and Trust	Winchester	50,705	64	68
Bank of Madisonville	Madisonville	50,428	65	70
Bank of Putnam County	Cookeville	50,364	66	71
Hardeman County Bank	Bolivar	50,263	67	67
Macon Bank & Trust Company	Lafayette	49,863	68	64
Martin Bank	Martin	49,176	69	72
Central State Bank	Lexington	49,121	70	83
First State Bank	Henderson	48,454	71	74
Mountain Empire Bank	Johnson City	48,254	72	80
First State Bank	Covington	47,292	73	69
First Trust and Savings Bank	Paris	46,751	74	78
Bank of Ripley	Ripley	46,713	75	75
Citizens Bank of Waverly	Waverly	46,456	76	77
Peoples and Union Bank	Lewisburg	46,399	77	62
Bank of Germantown	Germantown	46,058	78	82
First State Bank	Brownsville	45,346	79	76
Bank of Camden	Camden	45,178	80	81
First Tennessee Bank	Dyersburg	45,105	81	63
First Citizens Bank of Cleveland	Cleveland	44,457	82	86
First American Bank of Milan	Milan	43,770	83	73
United Southern Bank of Sumner Co.	Gallatin	43,107	84	79
City & County Bank of Union County	Maynardville	43,123	85	95
City & County Bank of Hawkins Co.	Rogersville	42,006	86	85
Somerville Bank & Trust Company	Somerville	41,543	87	84
First Bank of Marion County	So. Pittsburg	39,918	88	98
Citizens Bank of Blount County	Maryville	39,796	89	87
Citizens Bank	Lafayette	39,462	90	92
Bank of Loudon County	Lenoir City	39,397	91	90
First Tennessee Bank	Morristown	38,550	92	89
First Trust and Savings Bank	Oneida	38,016	93	100
Cumberland County Bank	Crossville	37,488	94	115
Farmers Union Bank	Ripley	37,443	95	88
Selmer Bank and Trust	Selmer	36,859	96	99
Farmers Bank	Portland	36,516	97	96

Name of Bank	Location	Total Assets	1981 Rank	1980 Rank
Peoples Bank	Lebanon	36,337	98	97
Jefferson County Bank	Dandridge	36,332	99	105
First Tennessee Bank	Jackson	36,017	100	93
City & Conty Bank of Roane County	Kingston	35,828	101	103
Ashland City Bank and Trust	Ashland City	35,607	102	107
Marion Trust and Banking Company	Jasper	35,526	103	109
Milan Banking Company	Milan	35,510	104	102
McKenzie Banking Company	McKenzie	34,973	105	106
Claiborne County Bank	Tazewell	34,936	106	94
Union Bank	McEwen	34,614	107	101
Lincoln County Bank	Fayetteville	34,106	108	113
Bank of Dickson	Dickson	33,951	109	116
Farmers State Bank	Mountain City	33,754	110	108
Citizens Bank and Trust Company	Rutledge	33,459	111	111
Smith County Bank	Carthage	33,025	112	91
First Tennessee Bank	Gallatin	32,055	113	124
Citizens Savings Bank & Trust Co.	Nashville	31,969	114	122
The Citizens Bank of Hendersonville	Hendersonville	31,804	115	120
Ducktown Banking Company	Ducktown	31,557	116	118
Bank of Ardmore	Ardmore	31,466	117	123
United American Bank in McMinn Co.	Athens	31,113	118	112
City State Bank	Martin	31,112	119	117
Tri-State Bank of Memphis	Memphis	30,986	120	110
First Peoples Bank of Jefferson Co.	Jefferson City	30,726	121	146
Tennessee State Bank	Gatlinburg	30,478	122	129
United Southern Bank of Rutherford County	Murfreesboro	30,218	123	104
City Bank	East Ridge	29,696	124	114
Bank of McLemoresville	McLemoresville	29,470	125	119
Citizens Fidelity Bank	Bristol	29,418	126	183
Bank of Trenton and Trust Company	Trenton	28,783	127	121
Farmers Bank	Lynchburg	28,430	128	126
Citizens Bank	Savannah	28,238	129	125
City & County Bank of Monroe County	Sweetwater	28,040	130	165
First Southern Bank	Mt. Juliet	28,017	131	135
Hardin County Bank	Savannah	27,955	132	133
Bedford County Bank	Shelbyville	27,862	133	128
Franklin County Bank	Winchester	27,730	134	127
Bank of Tennessee	Kingsport	27,615	135	159
Union Savings Bank	Covington	27,432	136	130
Hohenwald Bank and Trust Company	Hohenwald	27,395	137	137
Jackson County Bank	Gainesboro	27,324	138	136
Lawrence County Bank	Lawrenceburg	26,865	139	140
Dekalb County Bank & Trust Company	Alexandria	26,631	140	131
Security State Bank	Newbern	25,516	141	134
Bank of Waynesboro	Waynesboro	25,255	142	145
Union Bank	Jamestown	25,255	143	141
Bank of College Grove	College Grove	25,190	144	143
Bank of Crockett	Bells	25,093	145	142
United Southern Bank of Morristown	Morristown	24,959	146	169
Citizens Bank	Smithville	24,531	147	155
Peoples Bank and Trust Company	Manchester	24,507	148	138
Bank of Loretto	Loretto	24,216	149	147

Name of Bank	Location	Total Assets	1981 Rank	1980 Rank
Weakley County Bank	Dresden	24,087	150	150
First Tennessee Bank	Mosheim	24,055	151	154
Bank of Bolivar	Bolivar	24,021	152	152
City & County Bank of Jefferson Co.	White Pine	23,971	153	149
First State Bank	Jacksboro	23,947	154	153
Reelfoot Bank	Hornbeak	23,589	155	176
The First Bank of Maury County	Columbia	23,539	156	132
Farmers Bank	Parsons	22,897	157	139
The Peoples Bank of Elk Valley	Fayetteville	22,809	158	151
American Bank	St. Joseph	22,644	159	161
American City Bank and Trust	Tullahoma	22,631	160	148
Bank of Sharon	Sharon	22,265	161	163
Bank of Alamo	Alamo	22,032	162	158
Wayne County Bank	Waynesboro	22,024	163	167
First State Bank and Trust Company	Tiptonville	21,863	164	157
Dover-Peoples Bank	Dover	21,725	165	162
Fentress County Bank	Jamestown	21,564	166	164
Bank of Celina	Celina	21,257	167	168
Coalmont Savings Bank	Coalmont	21,234	168	184
First Central Bank	Smithville	21,155	169	160
First State Bank	Linden	20,981	170	175
Volunteer State Bank	Portland	20,869	171	200
Citizens Bank and Trust Company	Wartburg	20,740	172	181
Bank of Halls	Halls	20,633	173	166
Southern United Bank of McMinn Co.	Etowah	20,618	174	182
Greenfield Banking Company	Greenfield	20,400	175	172
Bank of Gleason	Gleason	20,385	176	173
Bank of Hendersonville	Hendersonville	20,339	177	144
Liberty Bank of Brentwood	Brentwood	20,296	178	193
First State Bank	Kenton	20,180	179	179
Decatur County Bank	Decaturville	19,980	180	180
Peoples Bank	Clifton	19,892	181	171
Warren County Bank	McMinnville	19,726	182	156
Sequatchie County Bank	Dunlap	19,665	183	178
Security Bank & Trust Company	Centerville	19,567	184	170
Bank of Troy	Troy	19,438	185	174
Bank of Commerce	Trenton	18,837	186	177
First Security Bank	Erwin	18,677	187	187
Peoples Bank & Trust Company	Wartburg	18,398	188	207
Meigs County Bank	Decatur	18,282	189	190
Andrew Johnson Bank	Greeneville	18,272	190	188
Farmers Bank	Trimble	18,171	191	213
Citizens State Bank	Parsons	18,147	192	186
Munford Union Bank	Munford	17,976	193	189
United American Bank in Rhea Co.	Spring City	17,973	194	192
Commercial Bank of Claiborne Co.	Harrogate	17,756	195	205
Citizens Bank	Hartsville	17,500	196	185
First Citizens Bank of Hohenwald	Hohenwald	17,436	197	191
First State Bank of Fayette County	Somerville	17,062	198	194
Bank of Hartsville	Hartsville	16,734	199	196
Erin Bank & Trust Company	Erin	16,710	200	209
Bank of Bradford	Bradford	16,638	201	199

Name of Bank	Location	Total Assets	1981 Rank	1980 Rank
Pickett County Bank & Trust Company	Byrdstown	16,522	202	195
Farmers and Merchants Bank	Dyer	16,444	203	204
Alcoa Banking Company	Alcoa	16,248	204	203
Peoples Bank	Vanleer	15,994	205	198
Union Bank	Jellico	15,950	206	201
Merchants and Farmers Bank	Greenback	15,698	207	210
Citizens State Bank	Trenton	15,629	208	202
First Bank and Trust	Tracy City	14,931	209	218
Bank of Adamsville	Adamsville	14,850	210	208
White County Bank	Sparta	14,673	211	216
Bells Banking Company	Bells	14,494	212	220
Chester County Bank	Henderson	14,470	213	206
United Southern Bank of Cheatham Co.	Kingston Springs	14,292	214	224
Bank of Obion County	Union City	14,265	215	212
Riceville Bank	Riceville	14,136	216	214
Citizens State Bank	McMinnville	14,134	217	215
Bank of Middleton	Middleton	14,090	218	211
Commercial Bank	Obion	13,847	219	219
United Southern Bank of Clarksville	Clarksville	13,782	220	197
Bank of Friendship	Friendship	13,603	221	223
Peoples Bank of Crossville	Crossville	13,352	222	229
Citizens Bank	Gainesboro	12,886	223	222
Liberty State Bank	Liberty	12,849	224	221
Farmers State Bank	Scotts Hill	12,828	225	228
Whiteville Savings Bank	Whiteville	12,617	226	225
Watauga Valley Bank	Elizabethton	12,560	227	230
Bank of Perry County	Lobelville	12,513	228	227
Farmers and Merchants Bank	Adamsville	12,029	229	226
Bank of Dyer	Dyer	11,919	230	238
Medina Banking Company	Medina	11,648	231	231
Security Bank and Trust Company	Cottage Grove	11,564	232	236
Gates Banking and Trust Company	Gates	11,548	233	232
Farmers Bank	Cornersville	11,546	234	240
Citizens State Bank	So. Pittsburg	11,482	235	217
Citizens Bank	Sneedville	11,407	236	237
Benton Banking Company	Benton	11,137	237	233
United Southern Bank of Robertson County	Springfield	10,557	238	242
United Security Bank	Mt. Carmel	10,399	239	235
United Southern Bank of Dickson Co.	Dickson	10,156	240	244
Coffee County Bank	Manchester	10,125	241	234
Bank of Bartlett	Bartlett	10,125	242	270
Johnson County Bank	Mountain City	9,755	243	253
Merchants Planters Bank	Toone	9,412	244	247
Bank of Eagleville	Eagleville	9,295	245	239
Citizens Cumberland City Bank	Cumberland City	9,201	246	254
United Citizens Bank of Cheatham County	Ashland City	8,985	247	245
First State Bank	Maynardville	8,934	248	255
Farmers Bank	Woodland Mills	8,895	249	243
Carroll County Bank	Huntingdon	8,873	250	241
First State Bank	Chapel Hill	8,846	251	249
Bank of Frankewing	Frankewing	8,738	252	246

Name of Bank	Location	Total Assets	1981 Rank	1980 Rank
Citizens Bank of Dunlap	Dunlap	8,725	253	252
Clay County Bank	Celina	8,693	254	259
Peoples Bank	Sardis	8,564	255	256
Bank of Niota	Niota	8,342	256	250
Brighton Savings Bank	Brighton	8,180	257	266
Bank of Cannon County	Woodbury	8,031	258	248
Peoples Bank & Trust Company	Byrdstown	8,009	259	264
Citizens Bank	Collierville	7,967	260	251
Moscow Savings Bank	Moscow	7,889	261	257
Farmers and Merchants Bank	Trezevant	7,864	262	260
Farmers Bank and Trust Company	Puryear	7,689	263	261
Farmers and Merchants Bank	Bethpage	7,674	264	269
Oakland Deposit Bank	Oakland	7,509	265	258
Farmers and Merchants Bank	White Bluff	7,150	266	262
Bank of Yorkville	Yorkville	7,112	267	263
Farmers and Merchants Bank	Bumpus Mills	7,092	268	268
Citizens Bank	Spencer	6,799	269	265
Planters Bank	Maury City	6,697	270	267
Farmers Bank and Trust Company	Indian Mound	6,650	271	272
Home Banking Company	Finger	6,427	272	274
Oneida Bank and Trust Company	Oneida	6,143	273	273
Peoples Bank of Polk County	Benton	5,847	274	281
Peoples Bank of Pikeville	Pikeville	5,740	275	271
Farmers and Merchants Bank	Limestone	5,639	276	275
Dukedom Bank	Dukedom	5,514	277	276
The Lauderdale County Bank	Halls	5,217	278	279
Citizens Bank and Trust Company	Atwood	5,053	279	277
Bank of Belfast	Belfast	4,591	280	278
Bank of Orlinda	Orlinda	4,209	281	280
Bank of Mason	Mason	3,405	282	282
Union Planters Bank of Nashville	Nashville	2,264	283	NB*
Meltons Bank	Gassaway	365	284	283
		13,573,104		

*NB: New Bank

**Converted from National Charter to State Charter.

LARGEST COMMERCIAL BANKS IN TENNESSEE BY DEPOSIT SIZE

September 30, 1981

Name of Bank	City	Total Deposits (000)	1981 Rank	1980 Rank
First Tennesse, N.A.	Memphis	1,292,633*	1	1
First American Bank of Nashville	Nashville	1,150,789*	2	2
Third National Bank	Nashville	1,053,888*	3	3
Commerce Union Bank	Nashville	1,030,454*	4	4
Union Planters	Memphis	817,640*	5	5
American National Bank & Trust Co.	Chattanooga	549,204	6	7
National Bank of Commerce	Memphis	530,387	7	6
United American Bank	Knoxville	519,341	8	8
Park National Bank	Knoxville	361,954	9	9
First Tennessee Bank, N.A.	Chattanooga	324,649	10	10
First Eastern National Bank	Kingsport	252,567	11	11
Commercial & Industrial Bank	Memphis	211,533	12	13
Memphis Bank & Trust	Memphis	204,352	13	12
Nashville City Bank & Trust	Nashville	173,072	14	14
Valley Fidelity Bank & Trust Company	Knoxville	170,286	15	15
Pioneer Bank	Chattanooga	163,632	16	16
Bank of Maryville	Maryville	159,209	17	18
United Amercian Bank	Nashville	151,154	18	18
First Tennessee Bank	Knoxville	130,124	19	**
United American Bank	Johnson City	129,374	20	20

*Includes Foreign Deposits

**Not listed previous year.

REGISTERED BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of September 30, 1981)

(000)

	TOTAL DEPOSITS	TOTAL ASSETS
Ancorp Bancshares, Inc.		
American National Bank, Chattanooga	549,204	688,066
Hamilton Bank of Johnson City	103,677	124,036
TOTALS	652,881	812,102
American Bancshares, Inc.		
American Bank and Trust, Cookeville	51,802	57,194
American City Bancorp, Inc.		
American City Bank, Tullahoma	17,952	21,148
Bancorp of Huntingdon		
Bank of Huntingdon	57,386	64,890
Barretville Bank & Trust Company		
Barretville Bank & Trust Company	93,406	109,939
Somerville Bank & Trust Company	33,798	38,980
TOTALS	127,204	148,919
B.P.C. Corporation		
Bank of Putnam County, Cookeville	43,442	49,972
Brighton Bancshares Corporation		
Brighton Bank	7,601	8,509
CBC Bancorp, Inc.		
Citizens Bank, Cookeville	84,600	95,500
Central Bancorp, Inc.		
United Southern Bank, Murfreesboro	26,583	30,232
Citizens Bancshares, Inc.		
Citizens Fidelity Bank, Bristol	18,669	24,145
Citizens Holding Company		
United Southern Bank, Waverly	40,344	44,760
Clover Bottom Estates, Inc.		
Bank of Hendersonville	18,495	20,477
Coffee County Bancshares, Inc.		
Coffee County Bank, Manchester	8,098	9,792
Community Financial Services		
The Bank of Bolivar	20,179	22,356

REGISTERED BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of September 30, 1981)

(000)

	TOTAL DEPOSITS	TOTAL ASSETS
Dale Hollow Holding Company		
Bank of Celina	18,924	20,263
Elk Valley Bancshares, Inc.		
The Peoples Bank of Fayetteville	20,255	22,157
Etowah Bancing Company		
Southern United Bank, Etowah	17,628	19,445
Farmbanc Company		
Farmers Bank and Trust, Winchester	40,329	48,313
Financial General Bankshare		
Valley Fidelity Bank	170,286	204,401
First American Corporation		
First American Bank of Clinton	77,080	86,077
First American Bank of Cleveland	63,129	70,036
First American Bank of Knoxville	65,086	74,785
First American Bank of Memphis	41,996	48,718
First American Bank of Milan	40,906	46,038
First American Bank of Nashville	1,150,789	1,420,077
First American Bank of Union City	46,753	53,910
First American Bank of Tullahoma	28,928	33,648
First American Bank of Jackson	116,025	133,877
TOTALS	1,630,692	1,967,166
First Central Corporation		
The First Central Bank Smithville	18,228	20,200
First Citizens Bancorp		
First Citizens Bank, Cleveland	35,384	41,678
First National Bancshares Corporation		
The First National Bank, Lexington	41,080	46,507
First Peoples Bancorp, Inc.		
First Peoples Bank, Jefferson City	24,364	28,237
First and Peoples National		
The Farmers and Merchants Bank, Bethpage	6,320	6,956
First and Peoples National Bank, Gallatin	27,392	32,625
TOTAL	33,712	39,581
First Pikeville Bancshares		
The First National Bank, Pikeville	19,067	21,776

REGISTERED BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of September 30, 1981)

(000)

	TOTAL DEPOSITS	TOTAL ASSETS
First Pulaski National Corporation		
First National Bank, Pulaski	74,616	83,702
First Southern Bancshares		
First Southern Bank, Mount Juliet	23,935	27,073
First State Bancorporation		
The First State Bank, Tiptonville	17,785	19,933
First Tennessee National Corporation		
First Tennessee Bank, N.A., Murfreesboro	30,631	35,669
First Tennessee Bank, N.A., Chattanooga	324,649	439,188
First Tennessee Bank, N.A., Kingsport	59,005	67,662
First Tennessee Bank, N.A., Cookeville	73,629	83,079
First Tennessee Bank, N.A., Memphis	1,292,633	1,797,552
First Tennessee Bank, N.A., Nashville	49,393	59,506
First Tennessee Bank, Dyersburg	37,148	42,211
First Tennessee Bank, Gallatin	23,733	26,965
First Tennessee Bank, Jackson	28,019	34,563
First Tennessee Bank, Jonesboro	74,257	86,025
First Tennessee Bank, Knoxville	130,124	144,035
First Tennessee Bank, Morristown	32,560	37,002
First Tennessee Bank, Mosheim	19,977	22,100
TOTALS	2,175,758	2,875,557
Franklin Bancorp, Inc.		
Bank of College Grove	18,350	23,369
Franklin First National Corporation		
The First National Bank, Decherd	29,403	33,313
Gallatin Bancshares, Inc.		
Bank of Gallatin	38,156	42,095
General Bancshares Corporation, St. Louis		
Commercial and Industrial Bank of Memphis	211,533	243,181
Germantown Bancshares, Inc.		
The Bank of Germantown	34,635	43,175
Goodlettsville Bancshares, Inc.		
The Bank of Goodlettsville	65,161	72,817
Hardeman County Investment		
Hardeman County Bank, Bolivar	41,251	47,462

REGISTERED BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of September 30, 1981)

(000)

	TOTAL DEPOSITS	TOTAL ASSETS
Harrogate Corporation		
Commercial Bank of Harrogate	13,337	15,315
Heritage Financial Corporation		
First Heritage National Bank, Loudon	24,229	27,091
Liberty Bancshares, Inc.		
Liberty Bank, Brentwood	16,043	18,075
Marion Bancshares, Inc.		
Marion Trust & Bank, Jasper	32,785	36,390
Memphis Trust Company		
Memphis Bank & Trust, Memphis	204,352	252,235
Mid-South Bancorp, Inc.		
The Murfreesboro Bank	124,330	145,901
Mountain Financial Company		
The Bank of Maryville	159,209	184,537
National Commerce Bancorporation		
National Bank of Commerce, Memphis	530,387	719,151
Peoples Bancshares, Inc.		
The Peoples Bank, Lebanon	32,577	35,716
Plateau Bancshares, Inc.		
Peoples Bank & Trust, Wartburg	15,303	16,410
Rhea Bancshares, Inc.		
The Dayton Bank & Trust	48,492	58,016
Sweetwater Valley Corporation		
Sweetwater Valley Bank	47,128	53,872
SNG Financial Enterprises		
Hamilton Bank of Morristown	58,021	67,621
Tennessee Bancorp		
Carter County Bank, Elizabethton	54,163	59,086
Tennessee Commerce Corporation		
The First National Bank, Humboldt	20,622	22,956
The National Bank of Jackson	108,451	119,427
TOTAL	129,073	142,383

REGISTERED BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of September 30, 1981)

(000)

	TOTAL DEPOSITS	TOTAL ASSETS
Tennessee National Bancshare		
Merchants & Farmers Bank, Greenback	12,778	14,375
Blount National Bank, Maryville	102,223	125,062
Citizens State Bank, McMinnville	11,625	13,221
Bank of Cannon County, Woodbury	7,107	8,080
TOTAL	133,733	160,738
Tennessee Valley Bancorp, Inc.		
Citizens Bank, Elizabethton	48,468	55,739
Commerce Union Bank, Nashville	1,030,454	1,438,120
Commerce Union Bank, Chattanooga	51,785	61,401
Commerce Union Bank of Lawrence County, Lawrenceburg	44,259	49,780
Commerce Union Bank, Memphis	85,871	106,385
Commerce Union Bank of Rutherford Co., Murfreesboro	78,344	88,741
Commerce Union Bank of Sumner Co., Gallatin	45,461	50,457
First Trust & Savings Bank, Clarksville	77,439	85,884
Mountain Empire Bank, Johnson City	37,213	42,997
Old & Third National Bank of Union City	63,627	72,600
The First National Bank of Greeneville	66,786	74,107
Union Bank, McEwen	29,118	33,141
TOTALS	1,658,825	2,159,352
Third National Corporation		
Bank of Knoxville	124,197	138,294
Bank of Obion County, Union City	12,997	14,513
Bank of Sevierville	52,950	60,043
Citizens Bank, Savannah	24,824	28,047
First National Bank of Lawrenceburg	57,471	64,085
Merchants Bank, Cleveland	70,226	80,336
Third National Bank in Nashville	1,053,888	1,402,882
Union Bank, Pulaski	59,565	66,961
TOTALS	1,456,118	1,855,161
Traders Holding Company		
The Traders National Bank, Tullahoma	34,332	42,127
Troy Bancorp, Inc.		
The Bank of Troy	16,845	18,462
Townsend Financial Corporation		
Farmers Bank, Parsons	20,206	22,414
Twin Cities Financial Services		
Citizens Bank of Blount County, Maryville	30,912	36,115

REGISTERED BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of September 30, 1981)

(000)

	TOTAL DEPOSITS	TOTAL ASSETS
UNB Corporation		
United National Bank, Fayetteville	65,021	73,653
Union Planters Corporation		
Union Planters National Bank, Memphis	817,640	1,201,706
Hamilton First Bank, Clinton	52,399	56,705
TOTAL	870,039	1,258,411
United Citizens Bancshares		
United Citizens Bank, Ashland City	7,528	8,562
West Tennessee Bancshares		
Bank of Bartlett	7,021	9,010

COUNTY BANKING PROFILE

County	Total Bank Deposits (000)	Deposits Per Bank	Population Per Bank	Population Per Office
Anderson	283,687	70,921	16,836	2,928
Bedford	122,369	40,789	9,305	2,791
Benton	69,921	34,960	7,450	3,725
Bledsoe	23,454	11,727	4,739	4,739
Blount	283,603	70,900	19,442	3,535
Bradley	216,740	54,185	16,886	3,752
Campbell	80,285	20,071	8,710	4,977
Cannon	48,434	16,144	3,411	2,046
Carroll	125,178	20,863	4,714	2,020
Carter	101,165	33,721	16,735	4,183
Cheatham	45,048	15,016	7,205	3,088
Chester	48,235	24,117	6,363	2,545
Claiborne	72,962	24,320	8,198	3,074
Clay	21,909	10,954	3,838	2,558
Cocke	68,254	34,127	14,396	3,199
Coffee	128,864	21,477	6,385	2,736
Crockett	67,848	11,318	2,490	1,660
Cumberland	88,658	29,552	9,558	3,186
Davidson	3,227,812	403,476	59,726	3,853
Decatur	49,039	16,346	3,619	1,809
Dekalb	65,685	16,421	3,397	1,941
Dickson	95,957	19,191	6,007	2,730
Dyer	157,556	39,389	8,665	3,151
Fayette	58,158	14,539	6,326	4,217
Fentress	34,613	17,306	7,413	3,706
Franklin	88,735	22,183	7,995	2,907
Gibson	238,470	18,343	3,805	2,248
Giles	149,312	37,328	6,156	2,052
Grainger	25,412	25,412	16,751	5,583
Greene	171,954	42,988	13,601	3,200
Grundy	25,649	12,824	6,893	2,297
Hamblen	154,862	38,715	12,325	3,081
Hamilton	1,182,006	197,001	47,956	3,996
Hancock	8,265	8,265	6,887	6,887
Hardeman	82,063	16,412	4,774	2,387
Hardin	60,083	20,027	7,426	2,228
Hawkins	113,133	37,711	14,583	3,977
Haywood	77,981	25,993	6,772	2,902
Henderson	85,340	21,335	5,347	3,565
Henry	117,465	29,366	7,164	3,184

COUNTY BANKING PROFILE

County	Total Bank Deposits (000)	Deposits Per Bank	Population Per Bank	Population Per Office
Hickman	46,080	23,040	7,575	7,575
Houston	11,261	11,261	6,871	6,871
Humphreys	61,735	30,867	7,978	3,191
Jackson	31,391	15,695	4,699	1,342
Jefferson	85,670	21,417	7,821	3,128
Johnson	32,620	16,310	6,872	3,436
Knox	1,366,827	195,261	45,670	4,502
Lake	24,375	12,187	3,727	1,491
Lauderdale	96,488	16,081	4,092	2,728
Lawrence	148,621	29,724	6,822	2,274
Lewis	34,643	17,321	4,850	4,850
Lincoln	108,424	27,106	6,620	2,206
Loudon	110,061	27,515	7,138	1,784
McMinn	128,330	21,388	6,979	2,617
McNairy	72,781	14,556	4,505	2,047
Macon	63,631	31,815	7,850	3,140
Madison	335,479	83,869	18,636	3,106
Marion	66,957	22,319	8,138	3,488
Marshall	96,676	19,335	3,939	2,188
Maury	210,751	52,687	12,773	3,005
Meigs	13,189	13,189	7,431	2,477
Monroe	93,964	31,321	9,566	2,207
Montgomery	251,683	62,920	20,835	3,788
Moore	20,959	20,959	4,510	4,510
Morgan	27,828	13,914	8,302	4,151
Obion	184,856	23,107	4,097	1,928
Overton	68,897	34,448	8,787	4,393
Perry	24,959	12,479	3,055	2,037
Pickett	17,451	8,725	2,179	2,179
Polk	63,161	15,790	3,400	1,511
Putnam	225,871	56,467	11,900	2,644
Rhea	73,079	24,359	8,078	2,692
Roane	133,977	44,659	16,141	4,035
Robertson	75,977	18,994	9,255	4,627
Rutherford	236,029	39,338	14,009	4,002
Scott	64,571	21,523	6,419	2,751
Sequatchie	21,971	10,985	4,302	2,868
Sevier	155,644	25,940	6,903	2,436
Shelby	3,287,630	252,894	59,777	4,223
Smith	86,345	43,172	7,467	3,733

COUNTY BANKING PROFILE

County	Total Bank Deposits (000)	Deposits Per Bank	Population Per Bank	Population Per Office
Stewart	33,565	8,391	2,166	1,444
Sullivan	408,923	81,784	28,793	4,798
Sumner	212,222	23,580	9,532	3,431
Tipton	118,881	19,813	5,457	3,274
Trousdale	25,503	12,751	3,068	1,534
Unicoi	24,601	12,300	8,181	5,454
Union	31,057	15,528	5,853	2,926
Van Buren	5,251	5,251	4,728	4,728
Warren	148,845	37,211	8,163	2,176
Washington	315,477	63,095	17,751	3,060
Wayne	49,989	16,663	4,648	1,992
Weakley	147,070	18,383	4,112	4,699
White	88,085	29,361	6,522	4,891
Williamson	204,791	40,958	11,621	3,873
Wilson	161,560	32,312	11,212	3,737
Tennessee	18,402,826	52,429	13,079	3,398
STANDARD METROPOLITAN STATISTICAL AREAS				
Chattanooga	1,421,033	78,946	20,603	3,746
Clarksville	469,182	58,647	14,868	3,130
Tri-Cities	1,318,730	57,336	16,243	3,427
Knoxville	1,965,174	115,598	24,082	3,411
Memphis	3,641,676	121,389	27,803	3,723
Nashville	4,259,396	101,414	16,649	3,094
Tennessee (SMSA'S)	13,075,191	94,747	23,554	3,983

NOTE: This data was calculated from the FDIC booklet, Summary of Deposits in all Commercial and Mutual Savings Bank, June 30, 1980, and Provisional Estimates of the Population of Tennessee, March 1, 1980, which were provided by the Tennessee State Planning Office.

PROFILE OF

COMPOSITE DATA:

STATE BANKS

STATE CHARTERED COMMERCIAL BANKS

COMPARATIVE STATEMENT OF CONDITION

(000)

ASSETS:	31 DEC 79 282 State Banks	% Change	31 DEC 80 283 State Banks	% Change	31 DEC 81 284 State Banks
1. Cash and due from Banks	957,551	13.72	1,089,000	15.28	1,255.437
2. U. S. Treasury Securities	869,231	16.28	1,010,820	8.90	1,100,760
3. Oblig. of U. S. Government	671,922	42.33	956,344	17.87	1,127,258
4. Oblig. of States and Subdivisions	1,071,040	18.79	1,272,368	2.67	1,306,366
5. Other Bonds and Debentures	14,510	17.99	17,121	37.28	23,504
6. Corporate Stock	4,332	- 1.77	4,255	.02	4,256
7. Trading Account Securities	2,543	130.90	5,872	73.64	10,196
TOTAL CASH AND INVESTMENTS:	3,591,129	21.29	4,355,780	10.83	4,827,777

ASSETS:	31 DEC 79 282 State Banks	% Change	31 DEC 80 283 State Banks	% Change	31 DEC 81 284 State Banks
8. Federal Funds Sold	559,775	- 1.62	550,694	44.40	795,186
9. a. Total Loans	6,459,116	2.99	6,652,674	7.22	7,133,120
b. Reserve for Loan Losses	61,629	9.05	67,207	8.59	72,979
c. Net Loans	6,397,487	2.93	6,585,467	7.21	7,060,141
10. Direct Lease Financing	4,907	11.84	5,488	316.36	22,850
11. Bank Premises and Fixtures	235,420	13.56	267,347	8.81	290,891
12. Real Estate Owned	28,675	36.76	39,218	31.50	51,572
13. Investments in Subsidiaries	1,720	- 26.57	1,263	. 21	1,354
14. Customers Liabilities on Acceptances	62,189	8.51	67,482	27.98	86,361
15. Other Assets	164,297	105.06	336,912	29.70	436,972
TOTAL NET LOANS AND OTHER ASSETS:	7,454,470	5.35	7,853,871	11.35	8,745,327
16. TOTAL ASSETS	11,045,599	10.53	12,209,651	11.17	13,573,104

LIABILITIES:	31 DEC 79 282 State Banks	% Change	31 DEC 80 283 State Banks	% Change	31 DEC 81 284 State Banks
17. Demand Deposits, I.P.C.	2,417,620	- 2.81	2,349,589	- 9.45	2,127,473
18. Time and Savings Deposits, I.P:C.	5,799,781	16.75	6,771,495	17.19	7,935,319
19. Deposits of U. S. Government	34,958	2.92	35,979	1.09	36,370
20. Deposits of States and Subdivsions	1,110,941	- 1.95	1,089,246	- 1.72	1,070,561
21. Deposits of Foreign Governments	0	0.0	0	0.0	0
22. Deposits of Commercial Banks	191,719	8.10	207,258	33.24	276,141
23. Certified and Officers Checks	68,619	- 8.20	62,990	10.30	69,476
24. TOTAL DEPOSITS	9,623,638	9.27	10,516,557	9.50	11,515,340
a(1) Total Demand Deposits	2,832,231	- 2.37	2,764,959	- 7.25	2,564,446
a(2) Total Time and Saving Deposits	6,791,407	14.13	7,751,598	15.42	8,950,894

LIABILITIES:	31 DEC 79 282 State Banks	% Change	31 DEC 80 283 State Banks	% Change	31 DEC 81 284 State Banks
25. Federal Funds Purchased	271,314	54.77	419,931	44.74	607,821
26. Other Liabilities for Borrowed Money	27,752	- 6.02	26,080	29.19	33,693
27. Mortgage Indebtedness	16,768	3.19	17,304	8.41	18,759
28. Acceptances Executed and Outstanding	62,190	10.91	68,988	25.85	86,819
29. Other Liabilities	164,412	16.28	191,193	38.33	264,482
30. TOTAL LIABILITIES	10,166,082	10.56	11,240,053	11.50	12,526,914
31. Subordinated Notes and Debentures	53,034	- .98	52,513	- 1.22	51,871

PROFILE

OF THE

STATE CREDIT UNION

SYSTEM

EQUITY CAPITAL:	31 DEC 79 282 State Banks	% Change	31 DEC 80 283 State Banks	% Change	31 DEC 81 284 State Banks
32. Preferred Stock	723	138.31	1,723	57.86	2,720
33. Common Stock	170,758	6.31	181,546	3.32	187,564
34. Surplus	233,420	6.19	247,879	5.06	260,416
35. Undivided Profits	399,993	17.32	469,295	12.28	526,926
36. Reserve for Contingencies	21,589	- 22.91	16,642	.31	16,693
37. TOTAL EQUITY CAPITAL	826,483	10.96	917,085	8.42	994,319
38. TOTAL LIABILITIES AND EQUITY CAPITAL	11,043,599	10.53	12,209,651	11.17	13,573,104

PERCENTAGE DISTRIBUTION OF ASSETS: RECENT TRENDS

	31 DEC 79 282 State Banks	31 DEC 80 283 State Banks	31 DEC 81 284 State Banks
Cash and Due	8.67	8.92	9.25
U. S. Government Obligations	13.95	16.11	16.41
All Other Bond and Securities	9.89	10.64	9.90
Loans and Discounts (Gross)	58.48	54.49	52.55
Federal Funds Sold	5.07	4.51	5.86
Banking House & Fixtures	2.13	2.19	2.14
Real Estate & Investments	.28	.33	.39
Other Assets	1.49	2.76	3.22
	*	*	*

*Due to rounding the sum of the columns may not equal 100%.

PERCENTAGE DISTRIBUTION OF LIABILITIES AND CAPITAL ACCOUNTS: RECENT TRENDS

	31 DEC 79 282 State Banks	31 DEC 80 283 State Banks	31 DEC 81 284 State Banks
Total Deposits	87.13	86.13	84.84
Demand	(25.64)	(22.65)	(18.89)
Time	(61.49)	(63.49)	(65.95)
Common Stock	1.55	1.49	1.38
Surplus	2.11	2.03	1.92
Undivided Profits & Reserves	3.82	3.98	4.01
All Other Liabilities	4.91	5.93	7.45
	*	*	*

*Due to rounding the sum of each column may not equal 100%.

SELECTED STATE BANK COMPOSITE RATIOS: RECENT TRENDS

	R/C Line	31 DEC 79 282 State Banks	31 DEC 80 283 State Banks	31 DEC 81 284 State Banks
Cash and Due/Total Deposits	(1/24)	9.95	10.36	10.90
Cash, Bonds and Sec./Total Deposits	(1 thru 7/24)	37.31	41.42	41.93
Demand Deposits/Total Deposits	(24A(1)/24)	29.43	26.29	22.27
Time Deposits/Total Deposits	(24A(2)/24)	70.57	73.71	77.73
Loans/Deposits	(9A/24)	67.12	63.26	61.95
Loans (Net)/Deposits	(9C/24)	66.48	62.62	61.31
Equity Capital/Total Deposits	(37/24)	8.59	8.72	8.64
Total Capital/Total Deposits	(31+37/24)	9.14	9.22	9.09
Loan Reserve/Loans	(9B/9A)	.95	1.01	1.02
Equity Capital/Risk Assets	(37/16-1,-2,-11)	9.20	9.32	9.10
Total Capital/Risk Assets	(31+37/16-1,-2,-11)	9.79	9.85	9.58
Loans/Total Assets	(9A/16)	58.48	54.49	52.55
Loans (Net)/Total Assets	(9C/16)	57.92	53.94	52.02
Total Capital/Total Assets	(31+37/16)	7.96	7.94	7.71
Total Capital/Loans	(31+37/9A)	13.62	14.58	14.67

STATE CHARTERED COMMERCIAL BANKS

COMPARATIVE STATEMENT OF INCOME

(000)

	31 DEC 79 282 State Banks	% Change	31 DEC 80 283 State Banks	% Change	31 DEC 81 284 State Banks
Total Operating Income	1,004,408	26.70	1,272,626	29.05	1,642,271
Average Bank Oper. Income	3,562	26.24	4,497	28.58	5,782
Total Operating Expenses	891,647	28.38	1,144,728	33.29	1,525,854
Average Bank Oper. Exp.	3,162	27.92	4,045	32.81	5,372
Income Before Taxes & Sec. Gain	112,761	13.42	127,898	- 8.98	116,417
Average Bank	400	13.00	452	- 9.51	409
Net Income	59,694	8.03	103,386	- 7.40	95,731
Average Bank Net Income	339	7.67	365	- 7.67	337

CONDITION OF INDIVIDUAL STATE CHARTERED CREDIT UNIONS

December 31, 1981

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
A.P.B. Co. Empls. Sav. Assn.	Chattanooga	122,265.84	100,109.16	110,210.45	
A.U.B. Empls.	Athens	108,849.90	99,104.28	87,622.21	
AEI Empls.	Chattanooga	3,507.45	2,505.18	159.07	
Aladdin Empls.	Nashville	1,652,722.07	1,431,749.05	781,792.22	
Allied Printing Plant Empls.	Chattanooga	200,594.00	193,127.77	169,219.89	
Alsimag	Chattanooga	1,975,271.92	1,418,339.71	1,456,240.93	253,310.54
Amana Empls.	Fayetteville	217,102.79	145,874.55	180,952.72	4,093.75
Amerco Empls. Sav. Assn.	Chattanooga	91,134.07	84,750.40	72,358.42	
American Uniform	Cleveland	1,137,947.87	960,547.37	671,576.99	
APCO Empls.	Athens	248,002.35	219,176.60	229,654.15	
Aqua Glass Empls.	Adamsville	77,513.79	25,325.34	71,454.07	
Armira Corporation	Bolivar	150,922.11	125,228.02	134,262.20	
Armour Empls.	Chattanooga	119,414.64	118,893.46	1,911.17	
Athens Furniture Inc. Empls.	Athens	151,046.06	121,428.62	138,809.86	
Baptist Board Empls.	Nashville	8,326,380.55	6,818,848.07	3,260,775.42	3,352,776.62
Baptist Empls. C. U. of Tenn	Memphis	34,626.95	10,514.77	32,730.71	
Baptist Hospital	Nashville	736,339.60	679,156.43	457,162.05	62,906.33
Baptist Hospital Empls.	Knoxville	349,187.64	340,604.01	291,986.93	
Barbers Local 415	Chattanooga	50,788.61	38,593.81	39,841.29	
BCBST Empls.	Chattanooga	624,523.82	423,832.21	436,354.98	110,111.88
Blazer	Cleveland	308,821.52	300,610.49	262,348.27	
Bledsoe County	Pikeville	22,849.18	17,623.39	19,793.59	
Blue Flame	Nashville	935,917.26	831,537.38	528,220.31	
Blue Ridge	Kingsport	1,934,871.83	1,566,697.14	1,504,944.99	
BMH Empls.	Maryville	547,663.68	491,312.33	463,915.79	
Bowaters Empls.	Calhoun	12,895,338.04	10,453,243.94	4,493,493.81	893,785.72
BRC Sav. Assn.	McMinnville	134,292.59	106,769.74	103,151.87	
Bristol Tenn. Elec. System	Bristol	159,183.53	124,704.31	110,075.15	
Bristol Tenn. Teacher	Bristol	519,247.26	487,737.69	445,966.32	
Brock Empls.	Chattanooga	412,869.34	315,836.73	314,957.67	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Brownie	Cleveland	146,041.76	140,875.11	122,322.91	
Buffalo	Johnson City	209,709.78	99,383.98	175,026.75	
C.B.&T. Empls.	Chattanooga	94,428.84	80,216.47	85,854.08	
C.P.M. Empls.	Cleveland	45,226.60	38,653.80	41,818.00	
C-M Educational Assn.	Clarksville	262,897.53	251,573.92	220,995.37	15,252.78
Caney Fork Cooperative	McMinnville	312,033.81	215,290.74	264,333.33	9,500.00
Carta Empls.	Chattanooga	210,393.09	161,153.39	184,957.26	
Casco	Nashville	410,038.77	297,181.53	304,243.20	
Cavalier	Chattanooga	180,452.69	136,540.18	166,030.39	
CCMH	Elizabethton	104,983.95	86,417.76	94,582.56	
Ceco of Milan	Milan	81,578.21	68,483.68	73,130.53	
Cedars of Lebanon	Lebanon	702,569.87	646,760.56	374,496.48	293,600.00
CEMC Empls.	Clarksville	216,144.94	190,218.50	146,681.44	31,950.00
Chattanooga Dupont Empls.	Chattanooga	9,921,877.19	5,752,009.29	4,768,066.35	
Chattanooga Federal Empls.	Chattanooga	5,181,705.78	4,459,940.66	2,822,211.35	1,536,144.53
Chattanooga Gas Company	Chattanooga	257,296.89	214,678.35	219,172.49	
Chattanooga Mem. Hosp. Empls.	Chattanooga	1,184,026.82	1,085,864.30	1,077,355.03	
Chattanooga Refinery	Chattanooga	196,329.48	140,935.46	145,782.05	
Chromasco Empls.	Memphis	120,277.50	76,781.01	82,071.41	
City Empls.	Chattanooga	3,512,944.40	2,896,204.13	1,715,726.39	184,882.51
City Empls.	Knoxville	7,075,085.08	4,970,430.36	2,118,395.10	4,022,997.73
City of Johnson City Empls.	Johnson City	173,574.57	118,108.91	129,662.56	31,718.57
City of Memphis	Memphis	19,770,149.46	11,444,794.88	6,394,421.24	
Cleveland-Jackson Sav. Assn.	Cleveland	115,193.29	94,147.22	90,071.19	
Clover Farm Dairy Empls.	Memphis	11,072.74	457.71	6,400.31	
Coats Empls.	Lavergne	49,979.79	28,184.97	35,358.68	
Cobble Chattanooga	Chattanooga	568,105.10	428,628.61	482,557.88	
Cobble-Muse Empls.	Chattanooga	89,742.75	60,534.33	84,182.92	
Coca-Cola Empls.	Chattanooga	473,227.56	369,137.16	402,913.95	
Collegedale	Collegedale	7,221,389.00	6,330,929.00	3,576,517.00	
Collins Comfort Empls.	Cleveland	26,869.97	24,342.69	165.35	
Columbia Sponge	Columbia	782,703.05	592,817.66	444,218.53	18,570.10
Conalco Empls.	Jackson	2,622,630.86	1,826,574.01	1,693,526.59	
Consolidated Aluminum Columbia Empls.	Columbia	63,968.76	43,502.15	47,439.66	
Cooke Manufacturing Empls.	Cleveland	64,754.79	44,631.19	59,876.91	
Cooperative	Nashville	81,507.61	70,894.71	60,344.55	10,672.51
Correction	Nashville	494,635.08	469,861.86	370,113.12	39,858.54
Corroon & Black	Nashville	1,233,959.06	992,124.96	446,053.13	590,312.71

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Crane Chattanooga Empls.	Chattanooga	871,321.88	681,699.65	745,511.28	
Cumberland Corporation Empls.	Chattanooga	153,544.81	105,104.96	135,106.93	
Cumberland Teachers	Crossville	276,682.46	201,522.08	256,889.94	
D. Canale & Company Empls.	Memphis	90,064.95	35,727.75	74,996.75	
D. P. Empls.	Chattanooga	256,360.94	227,412.25	215,494.20	
D.H.S.	Nashville	1,875,549.13	1,411,372.40	1,256,082.18	287,097.88
Davis Brothers Empls.	Memphis	38,733.97	26,041.69	32,374.25	
Diamond G. Sav. Assn.	Greeneville	313,074.79	270,674.91	215,366.46	
Dixie Line	Nashville	2,119,331.38	1,767,972.87	1,616,849.33	168,491.85
Dobbs-Life Savers Empls. Assn.	Memphis	2,244,848.64	1,747,792.05	1,673,857.52	450,689.62
Doctors Hosp. Empls.	Memphis	32,639.29	14,878.43	29,868.32	
Dodge Empls.	Rogersville	232,900.85	202,104.59	187,294.27	17,000.00
DOT	Nashville	1,463,364.03	1,146,493.16	1,183,203.69	
Dremco	Shelbyville	641,172.77	505,697.10	269,837.39	317,998.52
Dupont Memphis Plant Empls.	Memphis	4,728,512.62	3,238,438.30	1,946,234.45	241,947.89
Dyersburg City Empls.	Dyersburg	117,159.77	97,528.99	108,564.10	
EAC	Nashville	515,757.81	431,403.37	283,929.07	23,911.50
E.P.B. Empls.	Chattanooga	5,633,998.08	4,075,571.77	2,839,688.61	
Eagle Bend Ind. Park Empls.	Clinton	138,170.55	118,277.60	125,429.89	
East Tennessee Educators	Johnson City	1,126,135.41	886,690.53	880,322.22	
Eastex-Bruce	Memphis	208,835.41	180,649.69	184,323.88	
Eastman	Kingsport	94,474,267.90	47,523,249.88	39,766,657.62	
Eaton Corporation Gallatin	Gallatin	866,920.92	624,897.02	736,282.06	
Eaton-Humboldt Empls.	Humboldt	116,118.07	90,295.04	100,377.51	
ECCO	Waverly	271,051.78	247,655.54	203,053.45	20,255.80
Eclipse Lookout Empls.	Chattanooga	58,446.34	50,369.61	44,698.24	
Electric Service	Nashville	7,085,336.24	5,850,140.30	4,927,048.96	
Elizabethton Teachers'	Elizabethton	670,796.28	616,384.81	582,093.43	
Empls. C. U. Coca-Cola Bottling Works	Nashville	197,643.21	195,145.60	164,255.03	
Employment Security	Nashville	3,513,044.20	3,301,754.27	2,189,071.73	1,848.05
Engineered Prod. Empls. Sav. Assn.	Dandridge	32,817.07	29,847.81	28,031.72	
EPCO	Shelbyville	1,363,793.53	1,096,898.85	704,929.60	5,011.08
Erlanger Hosp. Empls.	Chattanooga	2,065,495.64	1,545,061.64	1,592,468.21	
ET&WNC Empls.	Johnson City	449,268.24	160,430.47	332,161.86	
Exide Empls.	Memphis	88,838.95	46,832.39	60,220.48	
Forest Hill Dairy	Memphis	130,677.17	100,541.95	119,262.35	
Formex Company Empls.	Greeneville	342,895.21	279,721.23	296,159.76	
Fort Sanders Hosp. Empls.	Knoxville	656,050.29	610,121.12	519,394.51	22,290.44

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Free Press	Chattanooga	501,557.97	451,136.27	319,530.88	
Friendly Service	Nashville	605,019.11	424,686.79	374,820.90	79,420.00
Fulton Empls.	Knoxville	6,003,168.17	5,153,119.32	3,902,157.71	
FWFC Empls.	Nashville	13,067.97	9,317.99	11,376.62	389.63
Gallatin Steam Plant	Gallatin	1,108,948.11	827,411.94	958,875.08	
GAPCO Empls.	Gallatin	37,076.56	20,819.50	34,671.23	
Genesco Empls. Cr. Assn.	Nashville	14,835,885.14	12,292,837.95	6,460,758.87	
GGT Schools Empls.	Greeneville	315,570.17	302,192.36	225,700.94	7,440.32
Gibson Co. Health Sevices	Trenton	87,297.48	45,647.37	62,028.55	
Gilman Empls. Sav. Assn.	Chattanooga	177,888.39	148,116.96	128,797.93	
Gleason H.I. Savers'	Gleason	77,414.26	70,450.46	68,725.45	
Goldsmith Empls.	Memphis	1,554,607.81	759,648.04	1,075,098.10	
Goodyear Tire & Rubber Empls.	Union City	398,105.92	238,414.93	383,470.47	748.50
Government Empls. CU of East Tenn.	Mountain Home	3,377,379.51	2,333,014.72	1,986,731.77	28,402.85
Great Lakes	Elizabethton	413,125.95	331,279.57	317,631.56	
Green Charger	Harrison	288,888.60	264,084.96	242,388.07	
Green Manufacturing Empls.	Greeneville	141,223.66	79,666.88	114,137.09	
Greeneville City Empls.	Greeneville	451,881.53	445,667.79	405,439.52	
Greeneville Works Empls. Sav. Assn.	Greeneville	138,167.24	120,072.08	124,187.77	3,000.00
H.I.S. Bruceton Sav. Assn.	Bruceton	539,337.87	485,879.67	434,768.31	
H.I.S. Hohen' Assn.	Hohenwald	124,571.93	70,228.41	93,174.06	
Hamblen County Educators	Morristown	129,518.41	84,891.78	110,296.21	
Happy Valley	Elizabethton	5,212,762.26	4,701,817.60	1,863,002.30	2,681,101.80
Hardin County Hosp. Empls.	Savannah	58,441.02	52,632.05	38,716.56	6,000.00
Harman International	Bolivar	161,610.46	144,180.11	108,523.98	
Hart's Empls. Credit Assn.	Memphis	20,548.12	18,240.85		
Heil-Quaker Empls.	Lewisburg	1,265,321.40	899,198.42	1,076,603.64	
Hermitage	Nashville	851,056.44	692,835.17	661,827.25	2,000.00
Holiday Inns Empls. Sav. Assn. Inc.	Memphis	8,771,985.37	7,553,282.81	5,962,486.00	
Holley Industrial Empls.	Paris	4,074,959.77	2,723,431.80	2,861,326.76	484,300.00
Holliston Mills Empls.	Kingsport	411,773.56	324,820.70	232,590.96	135,760.17
Holmes Empls.	Chattanooga	144,968.88	56,351.65	128,465.61	
Holston Valley Community Hosp.	Kingsport	735,797.52	622,450.80	597,554.36	17,000.00
Humko	Memphis	339,884.55	297,177.70	297,651.81	3,105.09
Hurd Empls.	Greeneville	161,525.68	131,235.08	134,346.34	
IBEW Local #846	Chattanooga	534,042.75	512,891.44	409,267.81	22,500.00
Ideal Empls.	Murfreesboro	63,489.75	37,458.89	51,884.91	5,000.00
Illinois Central Gulf Empls.	Memphis	2,199,534.06	1,883,782.20	1,787,574.29	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Indian Path Hosp. Empls. Sav. Assn.	Kingsport	156,654.47	129,074.76	139,562.08	
Industrial	Lewisburg	150,362.82	106,269.76	129,293.43	
Ironworkers Local 704	Chattanooga	62,381.72	60,068.61	42,534.20	170.00
ITT North	Johnson City	440,050.42	344,374.85	240,306.13	16,730.00
J.H.J. Empls.	Springfield	115,947.54	84,076.31	61,847.79	
J.H.S. Empls.	Humboldt	44,538.13	26,437.36	37,842.50	
J.M.C. Hosp. Empls.	Jackson	257,782.45	189,438.48	162,382.63	
Jack Daniel Empls.	Lynchburg	713,197.49	704,196.07	640,406.94	
Jackson City and County Empls.	Jackson	967,133.21	767,140.25	567,724.67	263,000.00
Jackson-Madison Co. Teachers	Jackson	4,065,739.72	3,657,805.41	2,755,480.42	811,260.82
Jamison Empls.	Nashville	133,334.07	130,825.06	92,399.00	
Jefferson Co. Educators'	Dandridge	138,015.97	115,219.14	127,877.13	
Jefferson Mem. Hosp. Sav. Assn.	Jefferson City	85,378.44	54,746.67	68,520.62	5,000.00
Jersey Farms Empls.	Nashville	178,715.28	90,289.43	142,041.59	
John Deere Empls.	Memphis	1,818,579.76	1,476,851.97	737,668.49	
John Sevier TVA Empls.	Rogersville	1,103,220.97	952,433.82	925,832.76	50,000.00
Johnson City Federal Empls.	Johnson City	204,343.55	170,493.62	165,484.35	
Johnsonville TVA Empls.	New Johnsnvle	3,526,179.39	2,437,800.75	1,883,009.31	245,037.28
Josten's Empls.	Shelbyville	82,225.68	65,013.44	67,850.04	
K.E.M.B.A. Memphis	Memphis	4,813,555.33	4,185,414.47	2,392,075.17	
Kern's Empls.	Knoxville	392,118.91	354,392.64	310,138.10	
Kingsport Postal & Federal Empls.	Kingsport	422,004.17	361,678.42	298,635.52	
Kingsport Press	Kingsport	2,853,202.94	2,388,424.23	1,661,397.86	
Kingston TVA Empls.	Kingston	1,535,673.24	1,104,033.23	1,367,032.11	
Knox Co. Empls.	Knoxville	425,083.21	347,758.37	323,909.36	
Knoxville News-Sentinel Empls.	Knoxville	733,500.45	458,264.58	565,001.65	
Knoxville Post Office	Knoxville	7,016,703.97	5,981,284.44	4,647,042.97	
Knoxville Real Estate	Knoxville	267,764.88	244,107.15	35,698.83	194,593.19
Knoxville Teachers	Knoxville	7,998,152.36	6,601,828.86	7,445,528.08	
Knoxville TVA Empls.	Knoxville	86,391,049.70	63,048,281.04	30,558,234.79	1,105,986.28
KRE	Dayton	90,264.58	78,772.05	78,994.16	
L.C.H. Empls.	Fayetteville	48,662.51	46,647.54	40,076.00	
L.M.P.C.O. Empls. Cr. Assn.	Lexington	97,124.55	85,196.30	83,358.26	
La-Z-Boy Tenn. Empls. Sav. Assn.	Dayton	204,844.89	137,457.75	142,873.11	17,000.00
Lakeside Empls.	New Johnsnvle	3,292,321.26	2,534,872.96	1,764,707.21	
Langston Bag Co. Empls. Sav. Assn.	Memphis	34,087.09	30,642.01	29,772.85	
Lanier Clothes Empls. Cr. Assn.	Decherd	127,555.10	92,226.87	113,170.52	1,100.00
League Central	Chattanooga	13,254,553.85	10,588,282.80	9,188,774.27	2,117,956.30

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Lear Siegler Sav. Assn.	Morristown	55,175.05	43,433.02	45,629.24	
Leon-Ferenbach Empls.	Johnson City	55,597.69	51,180.69	28,203.84	
Lodge 2212	Cookeville	92,902.05	78,584.90	75,363.83	
Lowland	Lowland	7,645,706.26	4,657,235.28	3,976,923.37	
M.B.C. Empls.	Chattanooga	561,368.53	490,200.30	494,836.84	
M.H.A.	Memphis	384,588.29	362,501.11	297,447.07	
M.P.D. Empls.	Nashville	1,896,226.93	823,546.24	1,579,685.04	392.52
Madison Co. Ind. Park Cr. Assn.	Jackson	387,136.82	287,063.01	364,736.85	3,500.00
Magic Chef Sav. Assn.	Cleveland	1,004,562.91	779,762.51	804,754.03	100,835.74
Magnavox Empls.	Greeneville	7,746,097.67	5,272,615.55	3,926,604.66	
Marbruco	Nashville	124,032.17	111,358.73	101,340.87	
Maryville Municipal	Maryville	333,269.48	311,520.11	216,538.65	
Mason-Dixon Empls.	Kingsport	11,433,476.70	8,028,948.41	6,472,732.56	11,008.85
Maury Educators'	Columbia	428,655.41	208,182.93	317,355.07	45,200.00
McDowell Ind. Empls.	Memphis	88,316.13	59,475.38	76,040.55	
McKee Bakery Empls.	Collegedale	1,270,166.19	1,123,941.40	931,781.89	2,364.94
McKenzie Pajama Sav. Assn.	McKenzie	50,665.56	14,868.50	39,271.63	
McNairy Co. Educational	Selmer	74,340.36	63,266.94	54,883.07	
McQuiddy	Nashville	259,837.06	254,644.06	213,935.90	
Mead Harriman	Harriman	429,331.04	327,150.14	189,795.32	183,911.48
Mead Kingsport	Kingsport	8,498,336.90	6,213,825.27	5,897,774.39	
Medical Center	Johnson City	766,048.74	618,393.47	647,048.45	
Medical Center	Crossville	123,393.86	117,751.39	91,288.20	
Meharry-Hubbard	Nashville	636,301.28	616,437.01	473,185.85	98,981.40
Memorial Hosp. Sav. Assn.	Clarksville	973,772.56	901,746.85	361,641.94	122,652.94
Memphis and Shelby Co. Bar Assn.	Memphis	7,541.52	500.00	7,480.05	
Memphis Area Teachers	Memphis	46,761,064.79	42,886,133.18	28,670,740.66	
Memphis Furniture	Memphis	197,492.94	140,277.68	159,363.78	
Memphis Hardwood	Memphis	134,746.65	113,117.82	108,619.03	
Memphis Insurors Empls.	Memphis	29,430.94	26,503.72	27,134.01	
Memphis Kimberly-Clark Empls.	Memphis	12,361,776.68	8,910,079.75	5,625,824.85	126,521.17
Memphis Protein Empls.	Memphis	42,274.42	41,664.14	36,577.65	
Memphis Publishing Co. Empls.	Memphis	2,988,152.76	2,806,247.69	1,326,182.12	1,384,593.60
Memphis Purina	Memphis	16,572.68	15,036.00	14,519.34	
Memphis St. Joseph Hosp. Empls.	Memphis	1,256,323.04	933,327.09	900,597.93	
Metro Empls.	Nashville	1,600,234.16	1,542,040.00	1,320,831.12	
Metropolitan Teachers	Nashville	514,198.04	419,851.83	335,931.86	
Mid-State Educators	Nashville	36,473,027.50	25,132,433.60	9,948,455.87	2,430,307.05

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Miller's Empls. Sav. Assn.	Knoxville	1,247,375.73	1,114,473.97	755,986.33	42,383.75
Modern Maid Sav. Assn.	Chattanooga	277,378.26	268,611.91	208,881.31	
Monsanto Empls.	Columbia	2,132,318.60	1,769,120.28	940,116.71	153,452.57
Morgan Co. Teachers	Wartburg	224,617.11	149,720.04	176,974.09	
Morrell Empls.	Memphis	1,138,802.70	753,359.06	686,795.42	
Morristown Empls.	Morristown	190,143.61	165,722.63	164,441.60	9,690.00
MTEMC	Murfreesboro	745,211.34	515,058.05	407,510.25	
Municipal Empls.	Kingsport	619,539.30	543,662.02	536,520.48	
Murray Ohio Sav. Assn.	Lawrenceburg	3,049,367.20	2,512,314.71	2,084,994.67	598,628.48
N.C.G. Empls.	Chattanooga	69,901.83	65,718.93	54,736.60	
N.G.H.	Nashville	906,759.52	711,213.01	721,686.66	
Nabrico Empls.	Nashville	635,041.03	568,192.61	584,383.78	
Nashville Asbury	Nashville	3,812,754.90	3,248,763.72	1,179,016.52	146,983.34
Nashville Firemen's	Nashville	1,783,170.95	1,386,558.15	804,490.11	234,167.05
Nashville Memorial Hosp.	Madison	1,652,961.32	1,165,798.24	852,380.58	
Nashville Post Office	Nashville	8,368,201.19	7,715,431.96	2,450,396.79	1,461,450.70
Nashville Teachers	Nashville	15,622,255.29	9,312,986.20	3,606,905.94	692,384.98
Nashville Transit	Nashville	615,237.12	512,938.74	370,956.56	3,101.37
Nation Hosiery Empls.	Chattanooga	78,783.07	63,100.41	66,423.82	
Newport-Del Rio Sav. Assn.	Newport	30,334.66	12,392.27	25,445.58	
Newspaper and Printers	Nashville	1,284,630.94	1,120,570.14	716,780.46	393,059.89
Niota Ind. Sav. Assn.	Niota	103,131.91	99,822.61	91,225.77	
NLTCS Empls.	Chattanooga	5,479.44	5,442.84	2,161.77	
North Side Hosp. Empls.	Johnson City	43,687.84	38,875.79	39,714.80	
O.C.F. Empls.	Jackson	616,248.46	556,969.75	539,719.65	
O.M.C. Empls.	Charleston	887,222.23	761,549.37	779,489.09	
Oakley Fashions Empls.	Jackson	200,029.88	185,102.40	100,694.57	
Olan Mills Sav. Assn.	Chattanooga	955,316.77	807,183.20	847,859.44	
Old Hickory Empls.	Old Hickory	50,618,184.32	46,089,908.24	24,982,006.49	
Old Pig Iron	Memphis	141,340.68	118,309.75	129,538.69	
Olivet Baptist	Memphis	46,663.03	23,583.46	43,245.54	
Opryland Empls.	Nashville	130,615.98	102,358.29	91,262.20	27,000.00
Ortec Empls.	Oak Ridge	810,910.15	686,709.22	459,646.03	167,200.00
P.I.A.S.	Nashville	2,058,647.20	1,858,554.27	1,728,957.78	
Pafco	Chattanooga	107,887.23	95,133.78	98,913.69	
Paramount Empls.	Murfreesboro	82,635.56	59,793.39	61,625.17	1,851.73
Parcel Empls. of Tenn.	Memphis	287,758.90	148,719.50	246,773.52	3,500.00
Park View Hosp.	Nashville	323,707.29	275,158.97	262,385.15	

RANKING OF STATE CHARTERED CREDIT UNIONS BY ASSETS

Name of Credit Union	City	Total Assets	1981 Rank	1980 Rank
Eastman	Kingsport	94,474,267.90	1	2
Knoxville TVA Employees	Knoxville	86,391,049.70	2	1
Volunteer State Corporate Central	Chattanooga	57,730,404.85	3	NCU*
Old Hickory Empls.	Old Hickory	50,618,184.32	4	4
Memphis Area Teachers'	Memphis	46,761,064.79	5	5
Mid-State Educators	Nashville	36,473,027.50	6	6
Tennessee Telco	Nashville	24,036,682.41	7	7
U. S. Courthouse	Nashville	23,435,994.83	8	8
City of Memphis	Memphis	19,770,149.46	9	9
Nashville Teachers	Nashville	15,622,255.29	10	11
Genesco Empls. Credit Assn.	Nashville	14,835,885.14	11	10
League Central	Chattanooga	13,254,553.85	12	12
Bowaters Employees	Calhoun	12,895,338.04	13	14
Memphis Kimberly-Clark Empls.	Memphis	12,361,776.68	14	15
Mason-Dixon Employees	Kingsport	11,433,476.70	15	13
State Credit Union Share Insurance Corporation	Chattanooga	10,289,483.00	16	19
Chattanooga Dupont Empls	Chattanooga	9,921,877.19	17	16
Holiday Inns Empls. Sav. Inc. C. U.	Memphis	8,771,985.37	18	29
Mead Kingsport	Kingsport	8,498,336.90	19	20
Nashville Post Office	Nashville	8,368,201.19	20	21
Baptist Board Employees	Nashville	8,326,380.55	21	18
Knoxville Teachers	Knoxville	7,998,152.36	22	17
Magnavox Employees	Greeneville	7,746,097.67	23	23
Lowland	Lowland	7,645,706.26	24	26
Plough's	Memphis	7,552,504.12	25	24
Collegedale	Collegedale	7,221,389.00	26	22
Electric Service	Nashville	7,085,336.24	27	27
City Employees	Knoxville	7,075,085.08	28	25
Knoxville Post Office	Knoxville	7,016,703.97	29	28
Fulton Employees	Knoxville	6,003,168.17	30	30
E.P.B. Employees	Chattanooga	5,633,998.08	31	33
Southern	Chattanooga	5,359,926.04	32	31
Happy Valley	Elizabethton	5,212,762.26	33	34
Chattanooga Federal Empls.	Chattanooga	5,181,705.78	34	35
Postal Employees	Memphis	5,144,166.89	35	32
K.E.M.B.A. Memphis	Memphis	4,813,555.33	36	39
Rohm and Haas Empls.	Knoxville	4,752,631.74	37	37
Dupont Memphis Plant Empls.	Memphis	4,728,512.62	38	36
Holley Industrial Empls.	Paris	4,074,959.77	39	42
Jackson-Madison Co. Teachers	Jackson	4,065,739.72	40	40
Southern Railway Empls.	Knoxville	3,984,854.94	41	41
Nashville Asbury	Nashville	3,812,754.90	42	38
Provident Employees	Chattanooga	3,539,789.25	43	44
Johnsonville TVA Empls.	New Johnsonville	3,526,179.39	44	45
Employment Security	Nashville	3,513,044.20	45	43
City Employees	Chattanooga	3,512,944.40	46	46

Name of Credit Union	City	Total Assets	1981 Rank	1980 Rank
Government Empls. CU of East Tennessee	Mountain Home	3,377,379.51	47	47
Lakeside Employees	New Johnsonville	3,292,321.26	48	50
TVA Western Employees	Jackson	3,289,752.89	49	49
Murray Ohio Sav. Assn.	Lawrenceburg	3,049,367.20	50	51
Memphis Publishing Co. Empls.	Memphis	2,988,152.76	51	48
The Berkline Empls. Sav. Assn.	Morristown	2,880,311.39	52	52
Tennessee Workers	Nashville	2,873,897.05	53	55
Kingsport Press	Kingsport	2,853,202.94	54	54
Conalco Employees	Jackson	2,622,630.86	55	57
Postal Employees	Jackson	2,421,509.43	56	61
Dobbs-Life Savers Empls. Assn.	Memphis	2,244,848.64	57	56
Illinois Central Gulf Empls.	Memphis	2,199,534.06	58	60
Monsanto Employees	Columbia	2,132,318.60	59	64
Dixie Line	Nashville	2,119,331.38	60	58
Erlanger Hosp. Empls.	Chattanooga	2,065,495.64	61	59
P.I.A.S.	Nashville	2,058,647.20	62	62
Alsimag	Chattanooga	1,975,271.92	63	53
Blue Ridge	Kingsport	1,934,871.83	64	65
M.P.D. Employees	Nashville	1,896,226.93	65	92
D.H.S.	Nashville	1,875,549.13	66	63
Pet Milk Employees	Greeneville	1,867,194.96	67	66
Railway Mail Service	Memphis	1,821,212.24	68	68
John Deere Empls.	Memphis	1,818,579.76	69	69
Nashville Firemen's	Nashville	1,783,170.95	70	71
Nashville Memorial Hospital	Madison	1,652,961.32	71	79
Aladdin Employees	Nashville	1,652,722.07	72	73
Metro Employees	Nashville	1,600,234.16	73	70
Wheland Employees	Chattanooga	1,565,424.74	74	67
Goldsmith Empls.	Memphis	1,554,607.81	75	75
Kingston TVA Employees	Kingston	1,535,673.24	76	72
Vanderbilt University Empls.	Nashville	1,529,576.99	77	74
DOT	Nashville	1,463,364.03	78	80
Washington Industries	Nashville	1,449,504.68	79	77
EPCD	Shelbyville	1,363,798.53	80	88
St. Mary's Hospital Empls.	Knoxville	1,286,470.04	81	89
Newspaper and Printers	Nashville	1,284,630.94	82	76
McKee Bakery Employees	Collegedale	1,270,166.19	83	81
Heil-Quaker Employees	Lewisburg	1,265,321.40	84	78
Memphis St. Joseph Hosp. Empls.	Memphis	1,256,323.04	85	82
Miller's Empls. Sav. Assn.	Knoxville	1,247,375.73	86	83
Corroon & Black	Nashville	1,233,959.06	87	87
St. Thomas Hosp. Empls.	Nashville	1,215,968.75	88	95
Chattanooga Mem. Hosp. Empls.	Chattanooga	1,184,026.82	89	93
Tennessee Department of Safety	Nashville	1,148,739.06	90	106
Morrell Employees	Memphis	1,138,802.70	91	84
American Uniform	Cleveland	1,137,947.87	92	91
East Tennessee Educators'	Johnson City	1,126,135.41	93	98
Gallatin Steam Plant	Gallatin	1,108,948.11	94	85
John Sevier TVA Empls.	Rogersville	1,103,220.97	95	86
Magic Chef Sav. Assn.	Cleveland	1,004,562.91	96	90

Name of Credit Union	City	Total Assets	1981 Rank	1980 Rank
Reichhold-Ferro Empls.	Nashville	1,000,855.87	97	97
Tennessee Textiles Empls.	Bemis	996,045.36	98	94
Memorial Hosp. Sav. Assn.	Clarksville	973,772.56	99	115
Jackson City and County Empls.	Jackson	967,133.21	100	96
Olan Mills Sav. Assn.	Chattanooga	955,316.77	101	100
Blue Flame	Nashville	935,917.26	102	102
Tri-State Container	Elizabethton	909,744.65	103	108
N.G.H.	Nashville	906,759.52	104	112
O.M.C. Employees	Charleston	887,222.23	105	113
Times Printing Company	Chattanooga	874,417.76	106	101
Crane Chattanooga Empls.	Chattanooga	871,321.88	107	105
Eaton Corporation Gallatin	Gallatin	866,920.92	108	99
Hermitage	Nashville	851,056.44	109	104
Ortec Employees	Oak Ridge	810,910.15	110	109
Tennessee Paper Mills Empls.	Chattanooga	791,735.91	111	111
Columbia Sponge	Columbia	782,703.05	112	103
YAT Employees	Lenoir City	768,859.75	113	114
Medical Center	Johnson City	766,048.74	114	116
Signal Cement Employees	Chattanooga	750,408.97	115	117
MTEMC	Murfreesboro	745,211.34	116	118
Baptist Hospital	Nashville	736,339.60	117	119
Holston Valley Hospital & Medical Center	Kingsport	735,797.52	118	141
Knoxville News-Sentinel Empls.	Knoxville	733,500.45	119	107
Jack Daniel Employees	Lynchburg	713,197.49	120	138
TFC	Lavergne	712,401.43	121	122
Cedars of Lebanon	Lebanon	702,569.87	122	121
Elizabethton Teachers'	Elizabethton	670,796.28	123	120
Fort Sanders Hospital Empls.	Knoxville	656,050.29	124	127
Dremco	Shelbyville	641,172.77	125	131
Meharry-Hubbard	Nashville	636,301.28	126	128
Nabrico Employees	Nashville	635,041.03	127	110
BCBST Employees	Chattanooga	624,523.82	128	130
Watts Bar TVA Employees	Watts Bar Dam	619,942.64	129	126
Municipal Employees	Kingsport	619,539.30	130	124
O.C.F. Employees'	Jackson	616,248.46	131	142
Nashville Transit	Nashville	615,237.12	132	132
Friendly Service	Nashville	605,019.11	133	123
Cobble Chattanooga	Chattnaooga	568,105.10	134	134
M.B.C. Employees'	Chattanooga	561,368.53	135	137
BMH Employees	Maryville	547,663.68	136	136
Power Equipment Employees	Knoxville	544,358.88	137	125
H.I.S. Bruceton Sav. Assn.	Bruceton	539,337.87	138	148
IBEW Local #846	Chattanooga	534,042.75	139	144
Wasiota	Madison	529,023.67	140	135
Bristol Tennessee Teachers	Bristol	519,247.26	141	146
E.A.C.	Nashville	515,757.81	142	171
Metropolitan Teachers	Nashville	514,198.04	143	140
Free Press	Chattanooga	501,557.97	144	135
Sullivan Co. Educational Assn.	Kingsport	500,307.13	145	139
Southern Bankers'	Knoxville	499,155.46	146	154

Name of Credit Union	City	Total Assets	1981 Rank	1980 Rank
Correction	Nashville	494,635.08	147	153
Shelby Central	Memphis	491,064.38	148	267
Coca-Cola Empls.	Chattanooga	473,227.56	149	143
St. Jude Employees	Memphis	456,823.81	150	149
WSM Employees	Nashville	455,466.26	151	129
Greeneville City Employees	Greeneville	451,881.53	152	152
ET&WNC Employees	Johnson City	449,268.24	153	145
Signal Employees	Chattanooga	442,186.44	154	161
R. G.	Rutherford	440,154.70	155	150
ITT North	Johnson City	440,050.42	156	151
Mead Harriman	Harriman	429,331.04	157	571
Maury Educators'	Columbia	428,655.41	158	174
Knox County Employees	Knoxville	425,083.21	159	162
Red Food Empls. Sav. Assn.	Chattanooga	422,772.85	160	166
Kingsport Postal & Federal Employees	Kingsport	422,004.17	161	160
Great Lakes	Elizabethton	413,125.95	162	169
Brock Employees	Chattanooga	412,869.34	163	158
Pathway	Cleveland	412,727.48	164	163
Holliston Mills Employees'	Kingsport	411,773.56	165	182
RMF Employees'	Chattanooga	411,259.32	166	147
Casco	Nashville	410,038.77	167	167
Werthan Empls.	Nashville	402,429.50	168	164
Goodyear Tire & Rubber Empls.	Union City	398,105.92	169	165
Tennessee Pride Employees	Madison	394,212.35	170	159
Kern's Employees	Knoxville	392,118.91	171	173
Madison County Ind. Park Credit Assn.	Jackson	387,136.82	172	155
M.H.A.	Memphis	384,588.29	173	170
Baptist Hospital Empls.	Knoxville	349,187.64	174	119
Formex Company Empls.	Greeneville	342,895.21	175	172
Hanko	Memphis	339,884.55	176	178
Maryville Municipal	Maryville	333,269.48	177	186
Porter-Cable Employees	Jackson	331,241.27	178	175
Park View Hospital	Nashville	323,707.29	179	176
GGT Schools Employees	Greensville	315,570.17	180	192
Diamond G. Sav. Assn.	Greeneville	313,074.79	181	194
Caney Fork Cooperative	McMinnville	312,033.81	182	184
Blazer	Cleveland	308,821.52	183	187
Green Charger	Harrison	288,888.60	184	183
Parcel Empls. of Tennessee	Memphis	287,758.90	185	343
Modern Maid Sav. Assn.	Chattanooga	277,378.26	186	180
Cumberland Teachers	Crossville	276,682.46	187	189
Richards Employees	Memphis	274,661.96	188	179
ECCO	Waverly	271,051.78	189	188
Knoxville Real Estate	Knoxville	267,764.88	190	168
C-M Educational Assn.	Clarksville	262,897.53	191	191
McQuiddy	Nashville	259,837.06	192	195
Parkridge	Chattanooga	259,188.24	193	198
J.M.C. Hosp. Empls.	Jackson	257,782.45	194	181
Chattanooga Gas Company	Chattanooga	257,296.89	195	190

Name of Credit Union	City	Total Assets	1981 Rank	1980 Rank
D. P. Employees'	Chattanooga	256,360.94	196	199
Professional Teachers	McMinnville	252,225.14	197	185
Roane Electric Employees	Rockwood	250,607.66	198	200
APCO Employees'	Athens	248,002.35	199	212
Unarco Employees	Springfield	244,467.70	200	204
Dodge Employees	Rogersville	232,900.85	201	202
Velsicol Employees	Chattanooga	229,082.23	202	213
Morgan County Teachers	Wartburg	224,617.11	203	206
Amana Employees	Fayetteville	217,102.79	204	227
CEMC Employees	Clarksville	216,144.94	205	209
Transit Employees	Knoxville	214,635.71	206	196
Wallace Hardware Empls.	Morristown	214,428.45	207	193
Carta Employees'	Chattanooga	210,393.09	208	203
Buffalo	Johnson City	209,709.78	209	214
Eastex-Bruce	Memphis	208,835.41	210	201
La-Z-Boy Tenn. Empls. Sav. Assn.	Dayton	204,844.89	211	245
Johnson City Federal Empls.	Johnson City	204,343.55	212	207
Allied Printing Plant Empls.	Chattanooga	200,594.00	213	205
Oakley Fashions Empls.	Jackson	200,029.88	214	216
Empls. CU Coca-Cola Bottling Works	Nashville	197,643.21	215	217
Memphis Furniture	Memphis	197,492.94	216	222
Chattanooga Refinery	Chattanooga	196,329.48	217	197
Top-O-Ring Empls.	Lebanon	195,341.18	218	215
PRC Empls. Credit Assn.	Paris	194,246.10	219	210
Volunteer	Chattanooga	190,400.37	220	208
Morristown Employees	Morristown	190,143.61	221	226
Railway Postal Employees	Nashville	184,218.46	222	156
Super Bubble Sav. Assn.	Memphis	183,705.01	223	219
Cavalier	Chattanooga	180,452.69	224	225
Jersey Farms Employees	Nashville	178,715.28	225	211
Gilman Empls. Sav. Assn.	Chattanooga	177,888.39	226	218
Vinylex Employees	Knoxville	177,118.24	227	221
City of Johnson City Empls.	Johnson City	173,574.57	228	237
Texas Boot Empls. Cre. Organ.	Lebanon	164,619.53	229	220
Harman International	Bolivar	161,610.46	230	244
Hurd Employees	Greeneville	161,525.68	231	231
Bristol Tenn. Electric Sys.	Bristol	159,183.53	232	228
Indian Path Hosp. Empls. Sav. Assn.	Kingsport	156,654.47	233	273
Teamsters Local 327	Nashville	156,221.66	234	230
Cumberland Corporation Empls.	Chattanooga	153,544.81	235	241
Pruett's and M. & J. Empls.	Chattanooga	151,060.42	236	240
Athens Furniture Inc. Empls.	Athens	151,046.06	237	249
Armira Corporation	Bolivar	150,922.11	238	242
Industrial	Lewisburg	150,362.82	239	274
Wico	Chattanooga	149,779.34	240	229
Brownie	Cleveland	146,041.76	241	250
Holmes Employees'	Chattanooga	144,968.88	242	235
Old Pig Iron	Memphis	141,340.68	243	246
Green Manufacturing Empls.	Greeneville	141,223.66	244	243

Name of Credit Union	City	Total Assets	1981 Rank	1980 Rank
T.E.C. Employees'	Chattanooga	140,860.14	245	236
Save With Brick	Nashville	139,828.40	246	224
Eagle Bend Ind. Park Empls.	Clinton	138,170.55	247	257
Greeneville Works Empls. Sav. Assn.	Greeneville	138,167.24	248	272
Jefferson County Educators'	Dandridge	138,015.97	249	263
Memphis Hardwood	Memphis	134,746.65	250	259
BRC Savings Association	McMinnville	134,292.59	251	233
Jamison Employees	Nashville	133,334.07	252	253
Simco Savings Association	Chattanooga	130,831.34	253	223
Forest Hill Dairy	Memphis	130,677.17	254	261
Opryland Employees'	Nashville	130,615.98	255	279
Hamblen County Educators'	Morristown	129,518.41	256	256
Tazewell Textitle Empls.	New Tazewell	128,000.10	257	293
Lanier Clothes Empls. Cr. Assn.	Decherd	127,555.10	258	295
H.I.S. Hohen' Association	Hohenwald	124,571.93	259	270
Marbruco	Nashville	124,032.17	260	252
Medical Center	Crossville	123,393.86	261	264
A.P.B. Co. Empls. Sav. Assn.	Chattanooga	122,265.84	262	239
Chromasco Employees	Memphis	120,277.50	263	238
Armour Employees	Chattanooga	119,414.64	264	234
Park West Hosp. Employees	Knoxville	117,256.98	265	307
Dyersburg City Employees	Dyersburg	117,159.77	266	255
Eaton-Humboldt Employees'	Humboldt	116,118.07	267	282
J.H.J. Employees	Springfield	115,947.54	268	306
Cleveland-Jackson Sav. Assn.	Cleveland	115,193.29	269	287
U.S.T.C. Employees	Nashville	110,116.35	270	284
Purina Mills	Nashville	109,342.00	271	258
A.U.B. Employees'	Athens	108,849.90	272	280
Powermatic Employees	McMinnville	108,589.26	273	275
Parco	Chattanooga	107,887.23	274	251
Schlegal Tennessee Empls.	Maryville	106,950.66	275	254
Slimco Employees	Nashville	105,781.04	276	285
WCG Employees	Martin	105,639.19	277	265
COMH	Elizabethton	104,983.95	278	278
Tennessee Mill Employees	Knoxville	104,555.59	279	266
Niota Industrial Sav. Assn.	Niota	103,131.91	280	247
White Wing Publishing Sav. Assn.	Cleveland	101,022.46	281	276
Roper Employees'	Chattanooga	98,285.46	282	268
TPI Empls. Sav. Assn.	Johnson City	97,408.28	283	290
L.M.P.C.O. Empls. Credit Assn.	Lexington	97,124.55	284	291
Robinson Mfg. Empls.	Dayton	94,464.76	285	335
C.B.&T. Employees	Chattanooga	94,428.84	286	269
Lodge 2212	Cookeville	92,902.05	287	315
Amerco Empls. Sav. Assn.	Chattanooga	91,134.07	288	262
D. Canale & Company Empls.	Memphis	90,664.95	289	260
KRE	Dayton	90,264.58	290	277
Cobble-Muse Employees	Chattanooga	89,742.75	291	286
Exide Employees	Memphis	88,838.95	292	303
McDowell Industries Employees	Memphis	88,316.13	293	298

Name of Credit Union	City	Total Assets	1981 Rank	1980 Rank
Wurzburg Brothers Empls.	Memphis	87,476.89	294	271
Gibson Co. Health Services	Trenton	87,297.48	295	309
Jefferson Mem. Hosp. Sav. Assn.	Jefferson City	85,378.44	296	299
Paramount Employees	Murfreesboro	82,635.56	297	288
Josten's Employees	Shelbyville	82,225.68	298	300
Tuftco Employees	Chattanooga	82,122.43	299	281
Saltillo Mfg. Co. Credit Assn.	Saltillo	81,693.16	300	296
CECO of Milan	Milan	81,578.21	301	314
Cooperative	Nashville	80,507.61	302	283
Nation Hosiery Empls.	Chattanooga	78,783.07	303	294
Aqua Glass Empls.	Adamsville	77,513.79	304	333
Gleason H.I. Savers'	Gleason	77,414.26	305	232
McNairy Co. Educational	Selmer	74,340.36	306	302
N.C.G. Employees	Chattanooga	69,901.83	307	313
Tennessee Handbag Sav. Assn.	Dandridge	67,005.15	308	304
Cooke Mfg. Empls.	Cleveland	64,754.79	309	312
Toddler	Cleveland	64,142.80	310	311
Consolidated Aluminum Columbia Employees	Columbia	63,968.76	311	320
Ideal Employees	Murfreesboro	63,489.75	312	326
Ironworkers Local 704	Chattanooga	62,381.72	313	325
Sun Employees	Jackson	59,058.48	314	331
Eclipse Lookout Empls.	Chattanooga	58,446.34	315	297
Hardin County Hosp. Empls.	Savannah	58,441.02	316	308
Rhea-Dayton-Bryan	Dayton	56,124.19	317	305
St. John	Memphis	56,056.99	318	317
Leon-Ferenbach Employees	Johnson City	55,597.69	319	310
Lear Siegler Sav. Assn.	Morristown	55,175.05	320	321
Rainbo Employees	Johnson City	55,129.65	321	365
Tennessee Grange	Seymour	51,863.57	322	328
Barbars Local 415	Chattanooga	50,788.61	323	316
McKenzie Pajama Sav. Assn.	McKenzie	50,665.56	324	327
Scholze Tannery Empls.	Chattanooga	50,415.70	325	323
Coat Employees'	Lavergne	49,979.79	326	329
L.C.H. Employees	Fayetteville	48,662.51	327	319
Olivet Baptist	Memphis	46,663.03	328	334
C.P.M. Employees	Cleveland	45,226.60	329	301
J.H.S. Employees	Humboldt	44,538.13	330	332
North Side Hosp. Empls.	Johnson City	43,687.84	331	348
Memphis Protein Empls.	Memphis	42,274.42	332	330
W. J. Savage Employees	Knoxville	40,085.64	333	337
Town & Country Empls.	Chattanooga	39,582.61	334	336
David Brothrs Empls.	Memphis	38,733.97	335	342
Tappan Springfield Empls.	Springfield	37,678.58	336	354
Gapco Employees'	Gallatin	37,076.56	337	340
Baptist Empls. C.U. of Tenn.	Memphis	34,626.95	338	356
Langston Bag Co. Empls. Sav. Assn.	Memphis	34,087.09	339	351
Engineered Prod. Empls. Sav. Assn.	Dandridge	32,817.07	340	344
Doctors Hosp. Empls.	Memphis	32,639.29	341	357

Name of Credit Union	City	Total Assets	1981 Rank	1980 Rank
Polyloom	Dayton	31,118.88	342	338
Newport-Del Rio Sav. Assn.	Newport	30,334.66	343	339
T.F.B.	Chattanooga	29,491.71	344	352
Memphis Insurors Empls.	Memphis	29,430.94	345	347
Collins Comfort Empls.	Chattanooga	26,869.97	346	324
Preston Employees	Cleveland	25,960.30	347	349
Bledsoe County	Pikeville	22,849.18	348	353
Polk County Teachers	Copperhill	22,540.56	349	341
Union City & Obion Co. Teachers	Union City	21,919.16	350	355
Hart's Empls. Credit Assn.	Chattanooga	20,548.12	351	350
Southern Electronics Empls.	Greeneville	19,157.13	352	346
Memphis Purina	Memphis	16,572.68	353	360
FWFC Employees	Nashville	13,067.97	354	359
Clover Farm Dairy Empls.	Memphis	11,072.74	355	318
Memphis and Shelby County Bar Assn.	Memphis	7,541.52	356	NCU*
NLRCS Employees	Chattanooga	5,479.44	357	345
AEI Employees	Chattanooga	3,507.45	358	361

*New Credit Union

**Liquidated

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Park West Hosp. Empls.	Knoxville	117,256.98	116,419.83	78,513.21	
Parkridge	Chattanooga	259,188.24	253,792.42	236,527.86	
Pathway	Cleveland	412,727.48	293,873.70	215,607.63	
Pet Milk Empls.	Greeneville	1,867,194.96	1,693,298.95	1,038,968.68	632,921.26
Plough's	Memphis	7,552,504.12	5,994,534.27	4,705,316.42	
Polk County Teachers	Copperhill	22,540.56	19,172.25	16,955.17	
Polyloom	Dayton	31,118.88	30,197.70	23,780.27	
Porter-Cable Empls.	Jackson	331,241.27	226,721.81	185,524.01	65,874.64
Postal Empls.	Jackson	2,421,509.43	1,906,754.10	1,634,326.29	
Postal Empls.	Memphis	5,144,166.89	3,766,379.76	3,850,185.67	
Power Equipment Empls.	Knoxville	544,358.88	521,495.27	295,365.91	73,043.72
Powermatic Empls.	McMinnville	108,589.26	51,981.20	94,834.96	
PRC Empls. Cr. Assn.	Paris	194,246.10	188,230.20	137,074.59	29,635.05
Preston Empls.	Cleveland	25,960.30	24,417.06	21,695.26	
Professional Teachers	McMinnville	252,225.14	177,952.21	183,334.32	
Provident Empls.	Chattanooga	3,539,789.25	2,557,312.19	1,057,047.57	1,360,711.67
Pruett's and M. & J. Empls.	Chattanooga	151,060.42	144,615.82	103,113.90	14,000.00
Purina Mills	Nashville	109,342.00	98,113.92	92,978.35	
R. G.	Rutherford	440,154.70	387,230.48	408,229.92	
Railway Mail Service	Memphis	1,821,212.24	1,259,368.58	566,950.33	1,037,500.00
Railway Postal Empls.	Nashville	184,218.46	116,565.52	6,903.02	
Rainbow Empls.	Johnson City	55,129.65	48,091.51	47,889.46	
Red Food Empls. Sav. Assn.	Chattanooga	422,772.85	293,780.08	372,156.88	
Reichhold-Ferro Empls.	Nashville	1,000,855.87	854,645.36	575,117.92	16,622.81
Rhea-Dayton-Bryan	Dayton	56,124.19	53,358.99	50,063.88	
Richards Empls.	Memphis	274,661.96	216,281.64	200,970.21	31,594.80
RMF Empls.	Chattanooga	411,259.32	326,186.61	240,796.53	106,000.00
Roane Electric Empls.	Rockwood	250,607.66	134,571.57	207,237.22	
Robinson Mfg. Empls.	Dayton	94,464.76	61,592.42	88,599.23	
Rohm and Haas Empls.	Knoxville	4,752,631.74	3,674,213.01	2,086,099.57	1,973,921.66
Roper Empls.	Chattanooga	98,285.46	92,001.88	71,538.28	
Saltillo Mfg. Co. Cr. Assn.	Saltillo	81,693.16	57,220.00	63,333.66	
Save With Brick	Nashville	139,828.40	113,176.64	88,660.43	
Schlegal Tenn. Empls.	Maryville	106,950.66	89,261.77	99,554.49	
Scholze Tannery Empls.	Chattanooga	50,415.70	45,271.63	40,192.58	
Shelby Central	Memphis	491,064.38	387,626.54	466,338.97	
Signal Cement Workers	Chattanooga	750,408.97	725,287.18	590,240.40	
Signal Empls.	Chattanooga	442,186.44	320,208.17	334,708.06	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Simco Sav. Assn.	Chattanooga	130,831.34	117,855.71	106,801.08	
Slimco Empls.	Nashville	105,781.04	68,761.04	82,606.87	
Southern Bankers'	Knoxville	499,155.46	206,823.91	64,385.20	180,491.53
Southern	Chattanooga	5,359,926.04	4,914,351.09	4,112,692.91	712,441.57
Southern Electronics Empls.	Greeneville	19,157.13	7,846.21	14,556.01	
Southern Railway Empls.	Knoxville	3,984,854.94	3,202,903.12	2,551,530.46	530,139.45
St. John	Memphis	56,056.99	41,817.82	44,850.34	
St. Jude Empls.	Memphis	456,823.81	411,140.69	263,878.60	60,544.00
St. Mary's Hosp. Empls.	Knoxville	1,286,470.04	1,115,883.74	782,659.41	216,596.39
St. Thomas Hosp. Empls.	Nashville	1,215,968.75	997,180.64	685,579.76	34,781.34
State Credit Union Share Ins. Corp.	Chattanooga	10,289,483.00	398,913.00	6,715,486.00	
Sullivan County Educ. Assn.	Kingsport	500,307.13	372,715.70	449,398.58	
Sun Empls.	Jackson	59,058.48	42,038.89	35,491.98	18,000.00
Super Bubble Sav. Assn.	Memphis	183,705.01	121,226.11	153,059.01	
T.E.C. Empls.	Chattanooga	140,860.14	136,128.50	119,219.70	140.13
T.P.B.	Chattanooga	29,491.71	5,809.69	26,341.57	
Tappan Springfield Empls.	Springfield	37,678.58	12,053.38	32,453.04	
Tazewell Textile Empls.	Tazewell	128,000.10	80,667.58	116,335.06	
Teamsters Local 327	Nashville	156,221.66	146,196.01	133,797.52	
Tennessee Department of Safety	Nashville	1,148,739.06	880,227.20	629,686.02	
Tennessee Grange	Seymour	51,863.57	40,969.21	40,921.57	
Tennessee Handbag Sav. Asn.	Dandridge	67,005.15	60,261.46	58,506.84	
Tennessee Mill Empls.	Knoxville	104,555.59	93,629.87	86,998.90	
Tennessee Paper Mills Empls.	Chattanooga	791,735.91	745,211.81	747,558.00	
Tennessee Pride Empls.	Madison	394,212.35	347,323.85	253,216.46	34,200.00
Tennessee Telco	Nashville	24,036,682.41	18,886,044.62	10,429,559.00	944,537.39
Tennessee Textiles Empls.	Benis	996,045.36	850,786.82	846,851.28	
Tennessee Workers	Nashville	2,873,897.05	2,255,267.79	1,940,503.75	
Texas Boot Empls. Cr. Organ.	Lebanon	164,619.53	162,999.61	123,593.67	
TFC	Lavergne	712,401.43	594,424.62	418,936.37	238,800.00
The Berkline Empls. Sav. Assn.	Morristown	2,880,311.39	2,317,434.65	799,787.65	259,006.56
Times Printing Company	Chattanooga	874,417.76	804,504.23	474,489.72	
Toddler	Cleveland	64,142.80	59,700.35	56,499.95	
Top-O-Ring Empls.	Lebanon	195,341.18	133,311.86	157,844.14	
Town & Country Empls.	Chattanooga	39,582.61	19,924.05	33,090.15	
TPI Empls. Sav. Assn.	Johnson City	97,408.28	86,070.25	79,483.36	7,800.00
Transit Empls.	Knoxville	214,635.71	193,718.22	151,218.40	19,892.73
Tri-State Container	Elizabethton	909,744.65	610,886.47	690,509.47	75,000.00

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Tuftco Empls.	Chattanooga	82,122.43	67,263.24	73,790.61	
TVA Western Empls.	Jackson	3,289,752.89	2,017,231.85	2,076,474.55	
U. S. Courthouse	Nashville	23,435,994.83	17,112,868.59	12,515,327.48	
U.S.T.C. Empls.	Nashville	110,116.35	92,498.17	81,048.68	
Unarco Empls.	Springfield	244,467.70	236,765.00	205,056.25	
Union City & Obion Co. Teachers	Union City	21,919.16	17,890.30	18,526.60	
Vanderbilt University Empls.	Nashville	1,529,576.99	1,360,758.33	1,373,957.54	
Velsicol Empls.	Chattanooga	229,082.23	183,898.87	146,909.12	58,740.00
Vinylex Empls.	Knoxville	177,118.24	129,128.87	61,603.72	
Volunteer	Chattanooga	190,400.37	152,276.30	161,188.60	
Volunteer State Corp. Central	Chattanooga	57,730,404.85	3,304,068.20	12,777,030.01	10,100,675.00
W. J. Savage Empls.	Knoxville	40,085.64	39,180.70	32,568.02	
Wallace Hardware Empls.	Morristown	214,428.45	175,853.60	140,610.17	
Washington Ind.	Nashville	1,449,504.68	1,335,366.93	1,301,703.96	
Wasiota	Madison	529,023.67	500,797.77	367,733.61	130,000.00
Watts Bar TVA Empls.	Watts Bar Dam	619,942.64	606,740.91	285,997.13	120,404.11
WCG Empls.	Martin	105,639.19	87,587.29	91,057.53	
Werthan Empls.	Nashville	402,429.50	355,496.20	230,378.27	134,414.60
Wheland Empls.	Chattanooga	1,565,424.74	1,304,394.96	943,038.28	328,722.69
White Wing Pub. Sav. Assn.	Cleveland	101,022.46	88,714.58	82,166.94	
Wico	Chattanooga	149,779.34	127,082.67	133,984.54	
WSM Empls.	Nashville	455,466.26	427,499.51	274,111.23	123,500.00
Wurzburg Brothers Empls.	Memphis	87,476.89	80,586.23	64,193.65	
Yat Empls.	Lenoir City	768,859.75	492,828.30	643,303.45	
STATE CREDIT UNION TOTALS		873,952,889.10	608,122,710.26	430,038,455.20	49,438,766.33

PROFILE OF
COMPOSITE DATA:
STATE CREDIT UNIONS

GRAPHICAL PROFILE
OF
STATE BANK AND CREDIT UNION
TRENDS

STATE CHARTERED CREDIT UNIONS COMPARATIVE STATEMENT OF CONDITION

NUMBER OF CREDIT UNIONS	368		361		364		358
STATEMENT OF CONDITION ASSETS	CALL DATE 12-31-78	% <CHANGE>	CALL DATE 12-31-79	% <CHANGE>	CALL DATE 12-31-80	% <CHANGE>	CALL DATE 12-31-81
CASH							
CASH & DUE FROM BANKS	10,466,937	14.81	12,017,567	8.94	13,091,573	5.05-	12,430,613
OTHER CASH ITEMS	628,327	61.96-	238,993	46.74-	127,280	49.64-	64,096
CASH SHORT	25	75.36	43	54.38-	20	934.65	206
TOTAL	11,095,290	10.47	12,256,605	7.85	13,218,874	5.48-	12,494,917
SECURITIES							
US GOVT SECURITIES	62,458,819	35.95	84,912,555	30.35	110,682,064	12.37	124,378,193
SAVINGS & LOAN DEPOSITS	10,086,696	13.69	11,467,973	71.58	19,676,918	11.56-	17,401,570
OTHER SECURITIES	35,291,047	29.57-	24,855,106	179.44	69,456,228	29.48	89,934,360
TOTAL	107,836,563	12.43	121,235,635	64.82	199,815,211	15.96	231,714,124
LOANS & DISCOUNTS							
PERSONAL & CHATTEL MORT	463,470,628	9.44	507,221,684	4.80-	482,866,976	3.97-	463,683,445
REAL ESTATE MORTGAGE	131,911,656	19.95-	105,595,396	5.82	111,740,963	25.82	140,589,455
LOANS TO OTHER CU'S	2,507,707	169.85	6,766,924	50.02-	3,382,184	16.15	3,928,452
TOTAL	597,889,992	3.63	619,584,005	3.49-	597,990,124	1.71	608,201,353
RECEIVABLES							
ACCOUNTS RECEIVABLE	4,491,866	37.94-	2,787,795	14.39	3,188,930	26.38-	2,347,672
ACCRUED INTEREST	1,051,309	62.06	1,703,753	40.86	2,399,923	18.56	2,845,325
TOTAL	5,543,176	18.97-	4,491,549	24.43	5,588,854	7.08-	5,192,997
FIXED ASSETS							
FURNITURE & FIXTURES	2,439,104	4.53	2,549,586	2.94	2,624,616	40.14	3,678,043
LAND & BUILDING	5,494,040	17.88	6,476,298	6.26	6,881,595	5.60	7,267,268
FIXED DEPRECIATION							2,354,030
TOTAL	7,933,145	13.77	9,025,884	5.32	9,506,211	9.62-	8,591,281
PRPD ITEMS & OTHER ASSETS							
PREPAID EXPENSES	742,077	2.63-	722,560	3.50-	697,253	57.47	1,097,934
PREPAID ST SHARE INS	2,895,609	10.43	3,197,511	10.48	3,532,505	12.20	3,963,575
OTHER ASSETS	1,400,032	157.87	3,610,201	26.10-	2,668,066	4.84	2,797,279
TOTAL	5,037,719	49.48	7,530,273	8.40-	6,897,825	13.93	7,858,789

STATEMENT OF CONDITION
LIABILITIES

CURRENT LIABILITIES							
ACCOUNTS PAYABLE	14,045,413	68.09-	4,481,996	31.60	5,898,228	19.06	7,022,259
TAXES PAYABLE	101,477	34.16	136,147	24.09-	103,354	18.88	122,863
NOTES PAYABLE	24,495,259	40.80	34,488,954	27.70-	24,934,798	10.49	27,550,203
DIVIDENDS PAYABLE			3,654,951	18.47-	2,979,806	18.32	3,525,649
BANK OVERDRAFT	397,960	11.84-	350,837	100.95	704,995	81.52-	130,260
CASH OVER	20	1449.95	2,330	89.06-	255		
TOTAL	39,040,132	10.44	43,115,219	19.70-	34,621,438	10.77	38,351,236
OTHER LIABILITIES							
UNEARNED INTEREST	1,533,445	69.36	2,597,088	22.93-	2,001,552	50.74-	985,936
MISC. LIABILITIES	15,130,115	19.23-	12,220,141	50.38-	6,063,956	40.62-	3,600,985
TOTAL	16,663,561	11.08-	14,817,230	45.57-	8,065,508	43.13-	4,586,922
MEMBERS' ACCOUNTS							
SHARES	525,478,187	4.74-	500,589,618	4.78-	476,641,633	9.76-	430,127,246
SHARE DRAFTS							16,440,022
SPECIAL ACCOUNTS	104,378,867	56.34	163,183,722	57.64	257,243,930	80.78-	49,438,766
INVESTMENT CERTIFICATES							271,449,466
CHRISTMAS CLUB	775,634	35.68	1,052,375	33.02	1,399,851	34.83	1,887,482
TOTAL	630,632,690	5.42	664,825,716	10.60	735,285,415	4.63	769,342,984
RESERVES							
STATUTORY RESERVE	21,317,958	4.71	22,322,962	7.27	23,946,067	16.61	27,924,387
SPECIAL RESERVE	3,660,891	23.34	4,515,501	4.03-	4,333,708	17.42	5,088,734
RESERVE FOR SHARE INS	2,611,957	11.69	2,917,295	5.81	3,086,786	30.86-	2,134,310
RESERVE FOR DEPR	1,198,464	21.69-	2,917,295	24.92	1,172,503	74.16-	303,015
RESERVE FOR CONTIN	7,142,643	21.26	8,661,228	11.76	9,679,955	5.24	10,187,463
TOTAL	35,931,915	9.53	39,355,554	7.28	42,219,021	8.10	45,637,910
UNDIVIDED PROFITS	13,067,589	8.09-	12,010,232	6.79	12,825,716	25.80	16,134,410
TOTAL LIAB & CAPITAL	735,335,888	5.27	774,123,952	7.61	833,017,102	4.93	873,952,824

VARIOUS AVERAGES OF STATE CHARTERED CREDIT UNIONS

December 31, 1981

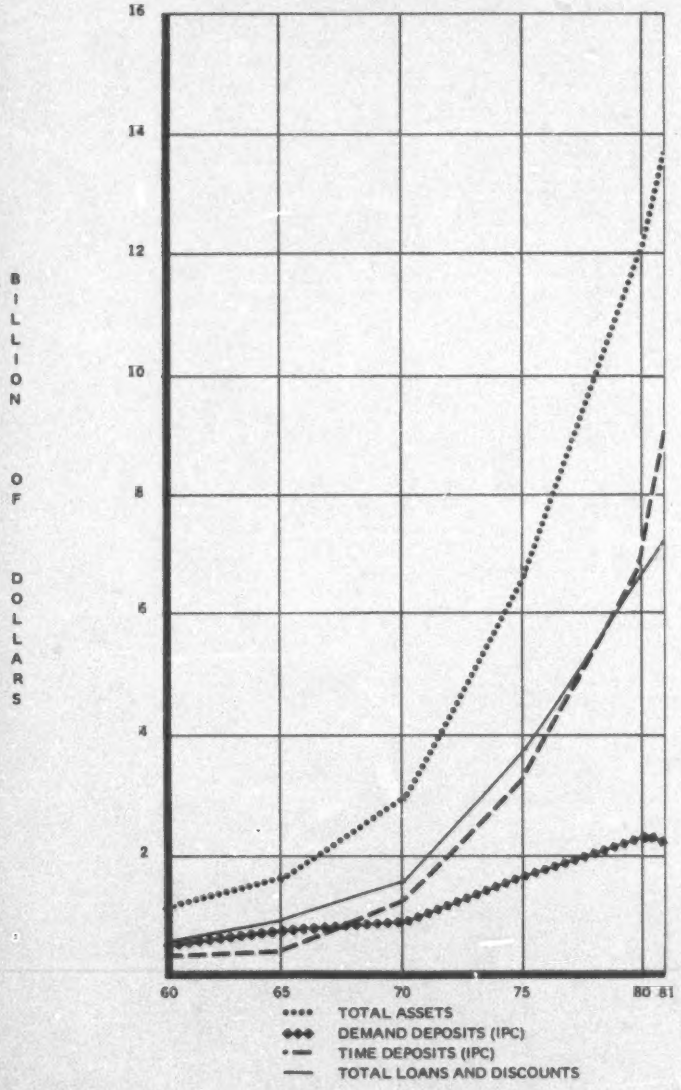
	ALL STATE CU'S	0 TO 99	100 TO 249	250 TO 499	500 TO 999	1000 TO 1999	2000 TO 4999	5000 TO 9999	10000 TO 19999	20000 AND OVER
		ARRANGED BY GROUPS ACCORDING TO TOTAL ASSETS (THOUSANDS)				ARRANGED BY GROUPS ACCORDING TO TOTAL ASSETS (MILLIONS)				
NO OF CREDIT UNIONS:	358	76	84	53	48	35	27	19	8	8
% TOTAL ASSETS										
CASH	1.43	8.75	6.36	4.47	3.67	2.48	1.68	1.00	.94	.97
SECURITIES	26.51	14.42	11.63	12.93	10.08	15.98	16.41	18.58	30.75	33.85
LOANS AND DISCOUNTS	69.58	75.41	80.15	79.79	84.28	78.57	79.03	78.65	64.66	62.86
RECEIVABLES	.59	.46	.48	.48	.70	.89	.52	.30	.98	.57
FIXED ASSETS	.98	.20	.18	.63	.30	.77	1.42	.40	1.89	.97
PREPAID ITEMS & OTHER ASSETS	.90	.76	1.19	1.70	.98	1.33	.93	1.06	.77	.77
	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
% TOTAL LIABILITIES & CAPITAL										
CURRENT LIABILITIES	4.39	2.35	1.68	2.06	1.50	1.18	.72	.85	2.21	7.70
OTHER LIABILITIES	.52	.34	.69	.44	.26	.08	.62	.45	1.19	.43
MEMBERS' ACCOUNTS	88.02	83.89	83.84	87.24	87.64	88.66	87.99	89.93	87.20	87.79
RESERVES	5.22	5.83	6.77	5.56	5.11	5.93	6.52	6.67	6.56	3.99
UNDIVIDED PROFITS	1.85	7.58	7.02	4.70	5.49	4.15	4.15	2.10	2.85	.10
	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

% TOTAL INCOME										
INTEREST ON LOANS	76.15	81.06	85.78	84.13	87.19	83.27	80.21	79.41	63.17	75.18
INCOME FROM INVESTMENTS	20.66	13.74	11.44	13.31	10.05	14.61	16.66	19.74	32.34	20.93
ALL OTHER INCOME	3.19	5.20	2.79	2.55	2.76	2.12	3.13	.85	4.49	3.89
	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
% TOTAL EXPENSES										
SALARIES	36.47	41.90	39.43	42.51	42.38	42.76	36.86	36.88	37.01	33.47
BORROWERS' INSURANCE	7.24	8.13	10.23	8.98	9.82	8.52	8.22	10.49	8.39	4.68
LIFE SAVINGS INSURANCE	3.46	7.56	8.16	6.42	7.48	5.83	5.08	3.68	2.89	1.61
ASSOCIATION FEES (LEAGUE)	3.27	4.99	5.66	3.58	3.76	2.22	1.26	1.04	.68	.34
SURETY BOND PREMIUM	1.07	3.87	4.26	2.95	2.55	1.89	1.35	.99	.52	.49
SHARE INSURANCE PREMIUM (NCUA)	1.15	1.44	1.37	.85	.85	.94	1.41	1.02	.90	1.28
EXAMINATION FEES	1.53	4.63	4.36	2.76	2.64	2.10	1.52	1.63	1.28	1.04
REPAIRS & MAINTENANCE	.73		.13	.67	.46	.35	.30	.43	.48	1.17
INT. ON BORROWED MONEY	12.93	3.02	2.22	3.24	4.09	.99	3.95	3.76	1.91	26.79
STATIONARY AND SUPPLIES	2.43	3.13	3.20	3.21	2.91	2.76	2.76	2.85	2.92	1.81
COST OF SPACE OCCUPIED	2.08	1.51	.85	2.03	.68	1.66	1.80	3.39	4.76	2.95
EDUCATION EXPENSE	1.47	.26	.49	.75	.84	.69	.83	1.47	3.90	1.25
COLLECTION EXPENSE	.82	1.52	1.01	.76	.77	1.02	.58	.71	2.04	.50
DEPRECIATION-FURNITURE,FIXT. & EQUI	2.01	.26	1.03	1.52	1.24	1.62	1.35	1.65	1.85	2.66
EMPLOYEE BENEFITS	5.13	2.83	2.67	3.12	4.03	4.06	5.02	5.32	5.56	5.61
OTHER INSURANCE	1.93	1.01	1.16	.93	1.34	2.44	1.52	2.25	4.05	1.40
RECORDING FEES CHATTEL LIEN INS.	.06	.07	.43	.03	.03	.06	.13	.04	.12	.02
COMMUNICATION	2.03	.79	.91	1.56	.66	1.03	1.50	1.71	3.90	2.17
LOSSES ON SALE OF BONDS	.01		.01			.03	.04			
CASH SHORT	.06	.11	.06	.23	.01	.05	.22	.01	.04	.03
OTHER LOSSES	.53	.13	.02	.06	.01	1.43	.18	1.81	1.12	
BANK SERVICE CHARGE	.07	.82	.37	.43	.20	.12	.07	.02	.06	.02
REIMBURSEMENT FOR SERVICES	5.84	.41	2.75	5.24	5.00	9.90	6.82	7.52	8.21	3.93
CONVENTIONS AND CONFERENCES	1.40	.40	1.33	1.45	1.56	1.53	2.27	1.83	2.99	.47
SUPERVISORY COMM. & EXP.	.34	.22	.08	.34	.22	.13	.18	1.10	.36	.20
ANNUAL MEETING EXPENSE	.43	1.72	1.51	1.22	.98	.74	.58	.71	.25	.08
MISCELLANEOUS EXPENSE	6.90	9.27	6.29	5.16	5.50	5.11	14.21	7.70	3.80	6.02
	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

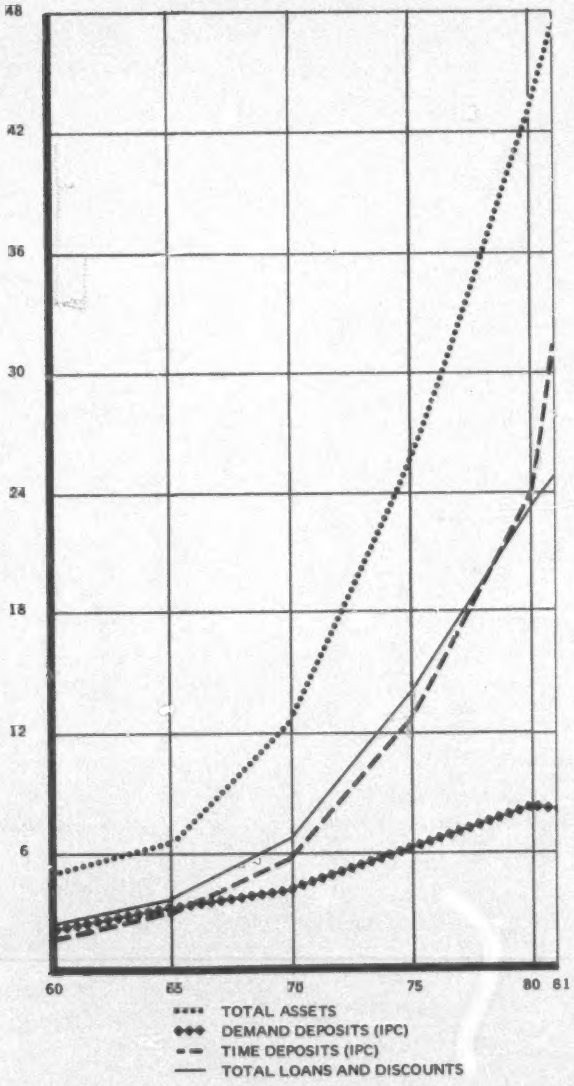
SELECTED STATE CREDIT UNION DATA: RECENT TRENDS

	12-31-78 378 Credit Union	12-31-79 361 Credit Union	12-31-80 365 Credit Union	12-31-81 358 Credit Union
Average Credit Union Membership	1,238	1,334	1,353	1,411
Total Number of Members	455,721	481,874	494,007	505,207
Per Member Share Average	$1,153	$1,038	$ 964	$851
Total Number of Borrowers	231,119	245,166	245,573	229,565
Total Number of Non-Borrowers	224,602	236,708	248,434	275,642
Total Percent Borrowing	50.7%	50.8%	49.7%	45.4%
Average Loan Per Borrower	$2,576	$2,499	$2,421	$2,632

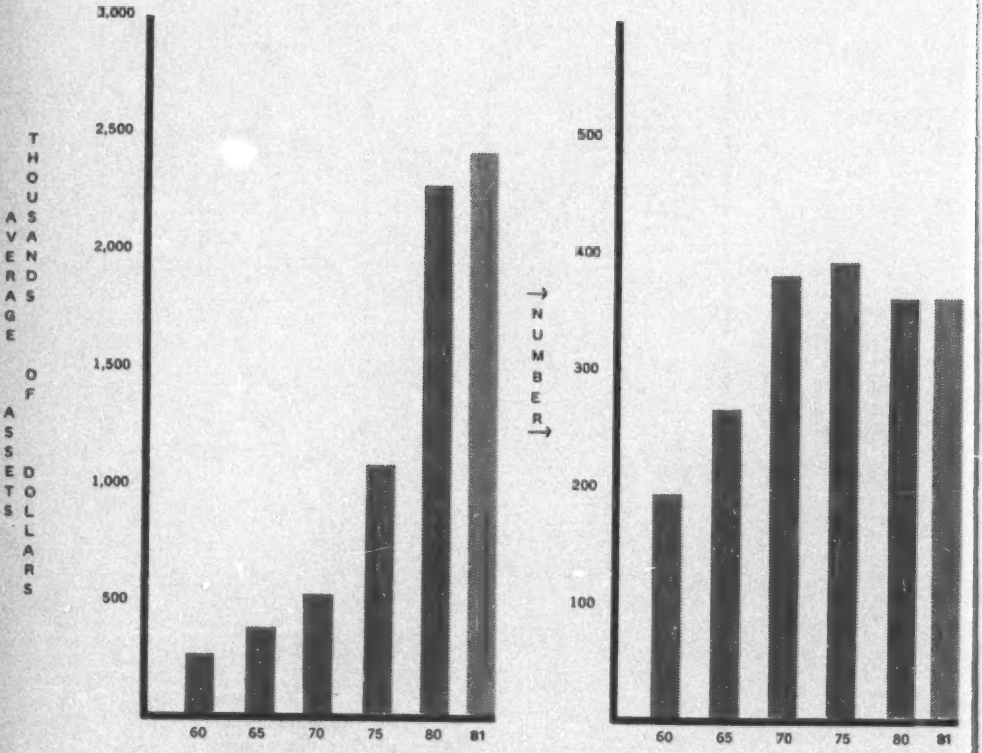
SELECTED ASSETS AND LIABILITIES
OF STATE BANKS IN TENNESSEE
1960 - 1981



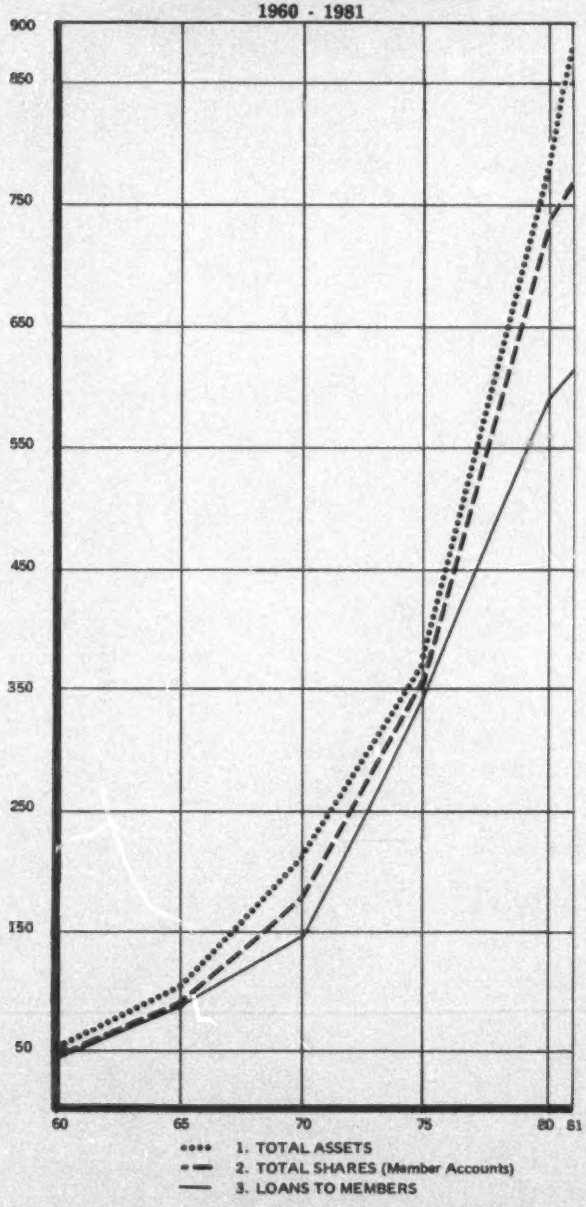
SELECTED ASSETS AND LIABILITIES OF AVERAGE STATE BANKS IN TENNESSEE 1960 - 1981



AVERAGE ASSETS AND NUMBER OF STATE CREDIT UNIONS IN TENNESSEE 1960 - 1981



SELECTED ASSETS AND LIABILITIES OF STATE CREDIT UNIONS IN TENNESSEE 1960 - 1981



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1982

Ninth

Annual Report

Department of Banking

State of Tennessee

W. C. Adams
Commissioner

BEST AVAILABLE COPY

STATE OF TENNESSEE
DEPARTMENT OF BANKING
JAMES K. POLK STATE OFFICE BUILDING
505 DEADERICK STREET, 3RD FLOOR
NASHVILLE, TENNESSEE 37219

W. C. ADAMS
COMMISSIONER

March 4, 1983

The Honorable Lamar Alexander
Governor, State of Tennessee
Tennessee Executive Chamber
Nashville, TN 37219

Dear Governor Alexander:

As Commissioner of Banking, it is my privilege to present the Ninth Annual Report of the Department of Banking.

The year-end call reports reveal a slight decrease in the percentage of growth over 1981; total assets for the 619 state-chartered banks and credit unions amounted to $15,988,729,691, reflecting an increase of $1,561,572,227, or a 10.7% increase in 1982 versus a 10.8% increase in 1981.

State-chartered banks continued to expand through conversion of two banks from national to state charters and the opening of 13 new branches, bringing the total to 282 banks and 660 branches. Because there were several changes, mergers, etc., the absolute number of credit unions decreased from 359 to 337 and their total assets grew 20.71%.

I believe the information contained in this Ninth Annual Report will be most interesting.

Sincerely,

W. C. Adams
Commissioner of Banking

JAMES K. POLK STATE OFFICE BUILDING

TENNESSEE DEPARTMENT OF BANKING

SECOND FLOOR

NASHVILLE, TENNESSEE 37219

TENNESSEE BANKING BOARD

The Honorable Lamar Alexander Governor, State of Tennessee Tennessee Executive Chamber Nashville, TN 37219	Chairman
The Honorable Harlan Mathews State Treasurer State Capitol Building Nashville, TN 37219	
Mr. Kenneth Glass Executive Vice President First Tennessee National Corporation Post Office Box 84 Memphis, TN 38101	Representing National Banks
Mr. A. Randolph Sykes Hailey, Water, Sykes & Sharp Attorneys At Law Post Office Box 530 Sevierville, TN 37862	Representing the Public At Large
Mr. John M. Sims President White County Bank Post Office Box 390 Sparta, TN 38583	Representing State Banks
Mr. J. R. Fitzhugh President Bank of Ripley Post Office Box 269 Ripley, TN 38063	Representing State Banks
Mrs. Medra Renner Treasurer Greeneville City Employees Credit Union 200 College Street Greeneville, TN 37743	Representing State Credit Unions
Mr. George A. Morgan Chairman of the Board & President Valley Fidelity Bank & Trust Company Post Office Box 1991 Knoxville, TN 37901	Representing State Banks
Mr. James E. Hawkins 2024 Salem Mason Drive Nashville, TN 37208	Representing the Public At Large

STAFF OF THE DEPARTMENT OF BANKING

W. C. (Billy) Adams, Commissioner
Talmadge B. Gilley, Deputy Commissioner
Colman B. Hoffman, Staff Attorney
Tina Cavender, Administrative Assistant II
Sylvia Mitchell, Administrative Assistant I

ADMINISTRATIVE DIVISION

Harry P. Linn, Assistant Commissioner
Helen B. Johnson, Personnel Officer
Shelia Street, Budget Officer
William B. Wooten, Director Information System
Wanda E. Smith, Supervisor Office Services
Barbara A. Jones, Data Control Clerk II
Terri Ray, Receptionist
Debra Toney, Secretary/Typist
Linda Vetitoe, Secretary/Typist

CREDIT UNION DIVISION

Oliver G. Barnett, Assistant Commissioner
Thomas N. Fisher, Director
Barbara Sawyer, Executive Aide

Division Supervising Examiners

William P. Bryan, Middle/West Division
William T. Lisle, Middle/East Division

Examiners

Frank G. Bale
Edward G. Corlew, Jr.
Thomas R. Durham
Paul L. Foster
Reece B. Martin
Bill K. Reed
Joel Ross
John R. Shires
Norman D. Stewart
Jon E. Whitehead

BANK EXAMINATION DIVISION

Louise H. Johnson, Assistant Commissioner
Yeolanda Dowlen, Executive Aide

Division Supervising Examiners

R. Douglas Baker, West Division
Joe B. Hollis, Middle Division
George M. Little, Jr., East Division

Regional Supervising Examiners

Dennis R. Cheatham
James S. Douthit
Jackie W. Garland
Kenneth Kelley
Jimmy G. Taylor
James R. Williams

Examiners

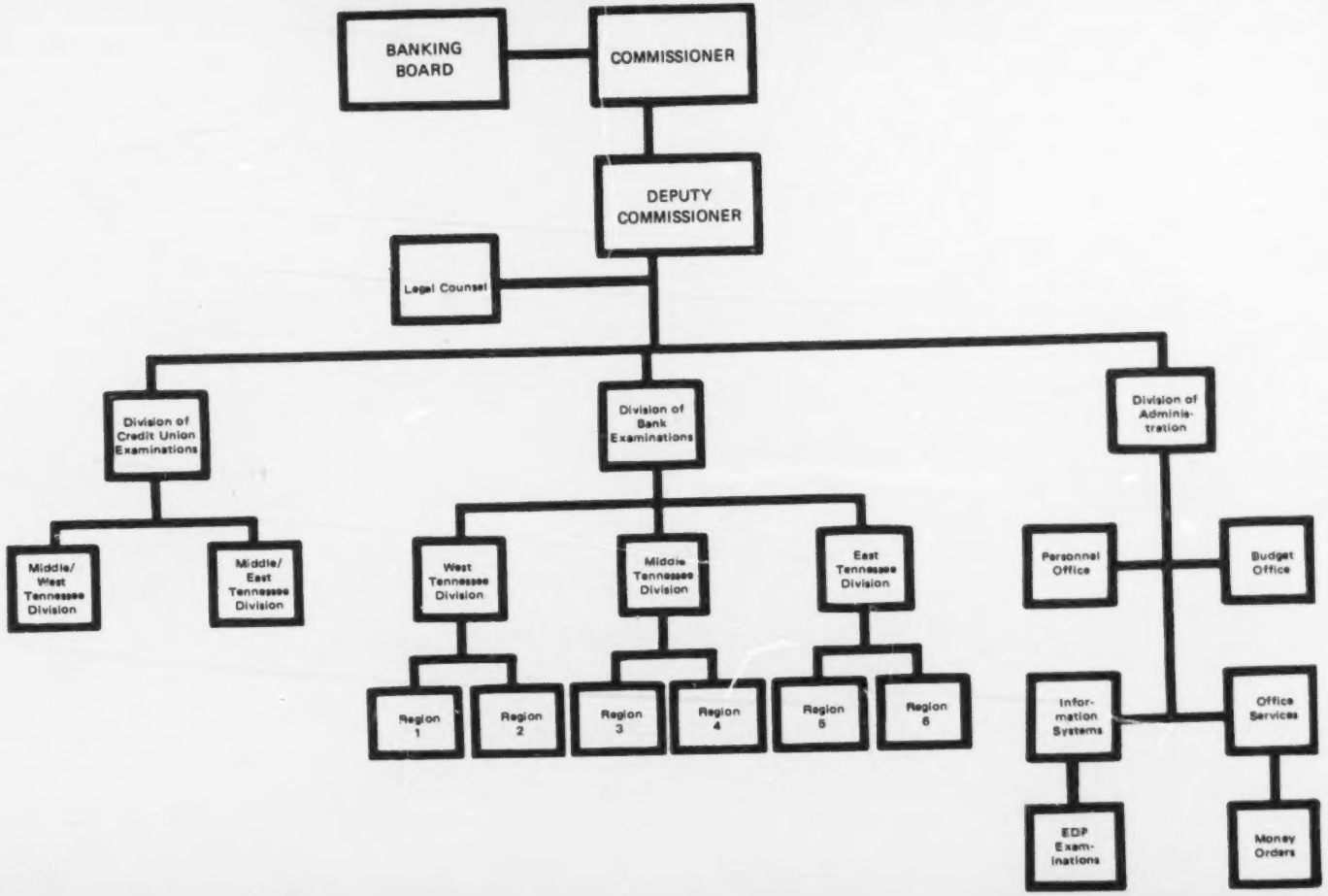
Jerry W. Adkins
Joe Phillip Boaz
Marian Brothers
Derek L. Carrier
William Cave
Kay Coley
Curtis F. Faulkner
Vonzille W. Finch
Irving B. Ginsburg
James R. Halford
Louella Hensley
Kenneth R. Hensley
Lance Hogelin
Billy M. Houston
Claude N. Huff, Jr.
Mary W. Hunt
Jenny Jenkins
David Jones
Chester Justice, Jr.
Bailey E. Lewis
Herman T. Lewis
Mark C. McDowell
Danny Nolen
James E. Parnell
Michael G. Powell
Donald F. Richardson
Ken Roberts
Shirley D. Sanderson
Vivian Y. Scruggs
Dennis H. Shipp
Sallie C. Smartt
David T. Smith
Bobby Y. Taylor
Sherry F. Threet
Jerry Lee Webb
Harrison White
Barbara Wilson
Susan Wilson

LEGAL HOLIDAYS

New Year's Day	January 1
George Washington's Birthday	Third Monday in February
Good Friday	Friday Before Easter
Memorial Day	Last Monday in May
Independence Day	July 4
Labor Day	First Monday in September
Veterans' Day	November 11
Thanksgiving Day	Fourth Thursday in November
Christmas Day	December 25

When any one these days shall fall on Sunday then the following Monday shall be substituted; and when any of these days shall fall on Saturday, then the preceding Friday shall be substituted.

DEPARTMENT OF BANKING



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THE YEAR IN REVIEW: A RECAP OF 1982

During 1982, banks faced both intensified competitive pressure from unregulated financial intermediaries and unprecedented economic conditions. These combined to create major problems for some financial institutions.

The economy for 1982 was characterized by a declining rate of inflation accompanied by relative high and volatile interest rates, which caused many depositors to shift their funds to higher yielding instruments.

By the end of the year Tennessee unemployment reached 13 per cent, exceeding 1981's 10 per cent, which was the highest since the depression.

BANKING PERFORMANCES

Even with intensified competition and the unprecedented economic conditions, Tennessee State Chartered Banks registered some advances.

Total assets of State Chartered Banks grew 10 per cent, less than the 11 per cent registered in 1981. However, total deposits grew by 11 per cent, exceeding 1981's 9 per cent growth rate.

Reflecting depositor shifting of funds to interest bearing accounts, demand deposits decreased 2 per cent for a three year decrease of 12 per cent. Correspondingly, time and saving deposits increased 15 per cent in 1982 for a three year increase of 45 per cent. Total loans grew by 8 per cent for the year, 3 per cent of the growth was registered in the first quarter of 1982. Net income increased for the first time since 1980, increasing 5 per cent, while total operating expenses increased by 11 per cent.

CREDIT UNION PERFORMANCES

Credit Unions in Tennessee were also affected by the unprecedented economic conditions. For the second year, the number of credit unions decreased from 359 in 1981 to 337 in 1982. Total members accounts grew by 22 per cent for the largest increase in over five years. Total assets of credit unions also registered their largest gain in many years increasing 20 per cent. The year 1982 marked the first year for credit union assets to register over a billion dollars - $1,046,118,691.

1982 BANKING LEGISLATION

PUBLIC CHAPTER #575

Provides that safe deposit boxes which are to be delivered to the State Treasurer in accordance with the unclaimed property act shall be opened in the presence of a State or Federal Bank Examiner or a representative of the Treasurer's office. The contents found in the box is then to be delivered to the Treasurer's office.

PUBLIC CHAPTER #603

This bill amends the law regarding membership fees, annual and special assessments of State Credit Union Share Insurance Corporation and bases such amounts on all shares, accounts and certificates.

PUBLIC CHAPTER #652

This bill excludes from the definition of the word "bond" certificates of deposits issued by a bank, savings & loan association or credit union chartered under the laws of Tennessee or the United States roughly doing business under the laws of Tennessee.

PUBLIC CHAPTER #686

This bill exempts from the Tennessee Securities Act of 1980 certain transactions involving the issuance and delivery of securities of a bank holding company to a bank or another holding company involving an exchange or transfer of substantially all the assets or voting securities of the bank or bank holding company, or in connection with a consolidation or merger of the bank holding company and bank.

PUBLIC CHAPTER #722

This legislation limits the amount a credit union may borrow to fifty (50) per cent of the member accounts and surplus of the borrowing credit union. It also allows the credit union to declare dividends at rates established by the Board of Directors of the credit union, but not in excess of current earnings unless prior approval is obtained from the Commissioner of Banking. This legislation also allows members of the board of directors or supervisory committee to borrow from the credit union on the same basis as other members. This bill further provided that a regular reserve fund must be maintained by the credit union in amounts equal to five (5) per cent of outstanding loans. A reserve fund must also be maintained to satisfy the requirements of a credit union's share insuror.

PUBLIC CHAPTER #723

This legislation increased the time-price differential that a seller may charge pursuant to a retail installment contract to $11.75 per $100.00 per year on the principal balance of each transaction. The amount which may be charged under a retail charge agreement is raised to $.17 1/2 per $10.00 per month on the unpaid balance. This bill terminates on July 1, 1983, unless it is extended by the legislature.

1982 BANKING LEGISLATION

PUBLIC CHAPTER #860

This legislation expands the enumeration of foreign institutions investing in loans in Tennessee who are not required to do business in Tennessee to include bank holding companies.

PUBLIC CHAPTER #895

This act provides for the formation of a trust company to provide fiduciary services to mentally or physically disabled persons without having to meet the requirements of the Tennessee Banking Act which would threaten the viability of the trust company.

APPLICATIONS APPROVED DURING 1982

NEW BRANCHES

DATE APPROVED	NAME OF BANK	BRANCH
04-26-82	Citizens Bank of Blount County Maryville, TN	Foothills Mall Branch
06-04-82	Valley Fidelity Bank & Trust Knoxville, TN	Farragut Branch
07-19-82	Farmers Bank & Trust Winchester, TN	Downtown Drive-In
07-19-82	First State Bank Maynardville, TN	County Line Branch
07-23-82	Union Bank McEwen, TN	Waverly Branch
07-28-82	Bank of Maryville Maryville, TN	ATM-Highway 129
08-09-82	Selmer Bank & Trust Co. Selmer, TN	Drive-Up Branch
10-29-82	Claiborne County Bank Harrogate, TN	Tazewell Branch

CONVERSION FROM NATIONAL BANK TO STATE CHARTERED BANK

DATE OPENED	NAME AND LOCATION	
10-11-82	Commerce Union Bank Greeneville Greeneville, TN	From First National Bank of Greeneville
10-11-82	Commerce Union Bank Union City Union City, TN	From Old and Third National Bank of Union City

NEW STATE BRANCHES FORMALLY OPENED IN 1982

DATE OPENED	NAME OF BANK	NEW BRANCH
01-02-82	City & County Bank of Monroe County Tellico Plains, TN	Vonore Branch
03-01-82	UAB in Dickson County Dickson, TN	Burns Branch
04-01-82	First Citizens Bank of Cleveland Cleveland, TN	Wildwood Branch
05-17-82	Commerce Union Bank of Rutherford County Murfreesboro, TN	Smyrna Branch
06-02-82	Nashville City Bank Nashville, TN	Donelson Branch
09-07-82	Merchants & Planters Bank Toone, TN	Bolivar Branch
09-27-82	United American Bank Chattanooga, TN	Highway 58 Branch
10-04-82	Cumberland County Bank Crossville, TN	Glade Branch
10-04-82	Memphis Bank & Trust Memphis, TN	Clark Tower Branch
11-01-82	Commercial Bank of Claiborne County Harrogate, TN	Tazewell Branch
11-24-82	First Peoples Bank Jefferson City, TN	Strawberry Plains Branch
11-29-82	Farmers Bank Portland, TN	31W Branch
12-06-82	Farmers Bank & Trust Winchester, TN	Downtown Drive-In

OFF SITE ATMS

DATE APPROVED	NAME OF BANK	BRANCH
05-03-82	United American Bank Knoxville, TN	Remote Service Facility Corner of Maloney Road and Alcoa Highway
03-24-82	United American Bank Knoxville, TN	Stadium Drive
06-14-82	First Tennessee Bank Knoxville, TN	ATM-Mabry Hood 10113 Kingston Pike
05-04-82	Hamilton Bank of Johnson City Johnson City, TN	Remote Service Facility 1805 W. Market Street
05-31-82	First Bank of Marion County South Pittsburg, TN	ATM-State Line 2220 Elm Avenue

NEW BANKS

DATE APPROVED	NAME OF BANK AND LOCATION
12-28-82	Lewis County Bank Hohenwald, TN

NEW STATE BANKS FORMALLY OPENED IN 1982

NONE

NAME CHANGES IN 1982

DATE	
01-15-82	Liberty State Bank of Dekalb County, Liberty changed its name to Liberty State Bank
01-19-82	United American Bank in Dickson County, Dickson changed its name to United Southern Bank of Dickson County
01-25-82	United American Bank, Nashville, changed its name to United Southern Bank of Nashville
01-25-82	Bank of Clarksville, Clarksville, changed its name to United Southern Bank of Clarksville
01-27-82	Cheatham State Bank, Kingston Springs, changed its name to United Southern Bank of Cheatham County
01-27-82	Citizens Central Bank, Murfreesboro, changed its name to United Southern Bank of Rutherford County
02-16-82	Bledsoe County Bank, Pikeville, changed its name to Peoples Bank of Pikeville
02-18-82	Robertson State Bank, Springfield, changed its name to United Southern Bank of Robertson County
03-03-82	Citizens Bank of Waverly, Waverly, changed its name to United Southern Bank of Humphreys County
03-29-82	Bank of College Grove, College Grove, changed its name to United Southern Bank of Williamson County
06-07-82	Bank of Cannon County, Woodbury, changed its name to United Southern Bank of Cannon County
06-07-82	Citizens State Bank, McMinnville, changed its name to United Southern Bank of McMinnville
06-30-82	United American Bank in McMinn County, Athens, changed its name to City and County Bank of McMinn County
06-30-82	United American Bank in Rhea County, Spring City, changed its name to City and County Bank of Rhea County
09-08-82	United American Bank in Washington County, Johnson City, changed its name to City and County Bank of Washington County

NAME CHANGES IN 1982

DATE	
09-16-82	Union Bank, McEwen, changed its name to Commerce Union Bank Humphreys County
09-16-82	Mountain Empire Bank, Johnson City, changed its name to Commerce Union Bank Johnson City
09-16-82	First Trust & Savings Bank, Clarksville, changed its name to Commerce Union Bank Clarksville

STATE BANK CAPITAL STOCK CHANGES IN 1982

Date	Name of Bank and Location	Increase In Common Stock	Outstanding Capital After Change
01-15-82	Liberty State Bank, Liberty	$ 250,000	$ 500,000
01-20-82	City and County Bank of Hawkins County, Rogersville	250,000	750,000
01-25-82	United Southern Bank of Clarksville, Clarksville	800,000	1,400,000
01-27-82	Union Bank, Jamestown	400,000	500,000
01-29-82	Bank of Dickson, Dickson	500,000	1,000,000
02-18-82	Hohenwald Bank & Trust Company Hohenwald	30,000	210,000
02-25-82	Mercha cs & Planters Bank, Toone	40,000	140,000
02-26-82	United American Bank in Hamilton County, Chattanooga	500,000	2,000,000
03-01-82	Cumberland County Bank, Crossville	300,000	500,000
03-08-82	Citizens Bank, Hendersonville	324,460	568,920
03-18-82	Warren County Bank, McMinnville	250,000	1,250,000
05-11-82	Riceville Bank, Riceville	50,000	200,000
06-30-82	City and County Bank of McMinn County, Athens	230,000	2,000,000
07-15-82	United Southern Bank of Morristown, Morristown	1,200,000	2,000,000
08-12-82	Macon Bank and Trust Lafayette	300,000	600,000

STATE CREDIT UNIONS CHARTERED IN 1982

DATE	
07-20-82	American Sunbelt Credit Union, Nashville
12-01-82	MOR-FLO Credit Union, Johnson City
12-07-82	Cleveland-Bradley County Credit Union, Cleveland

STATE CREDIT UNIONS MERGED IN 1982

03-18-82	Roper Employees Credit Union, Chattanooga, merged with IBEW Credit Union, Chattanooga
03-18-82	L.C.H. Credit Union, Fayetteville, merged with League Central Credit Union, Chattanooga
03-18-82	FWFC Central Credit Union, Nashville, merged with League Central Credit Union, Chattanooga
03-26-82	C-M Educational Credit Union, Clarksville, merged with Mid-State Educators, Nashville
03-26-82	CCMH Credit Union, Elizabethton, merged with Happy Valley Credit Union, Elizabethton
04-20-82	CB&T Credit Union, Chattanooga, merged with League Central Credit Union, Chattanooga
04-20-82	Cooperative Credit Union, Nashville, merged with League Central Credit Union, Chattanooga
07-22-82	Nashville Asbury Credit Union, Nashville, merged with American Sunbelt Credit Union, Nashville
08-04-82	Exide Employees Credit Union, Memphis, merged with Shelby Central Credit Union, Memphis
08-09-82	Preston Credit Union, Cleveland, merged with League Central Credit Union, Chattanooga
08-12-82	Morrell Employees Credit Union, Memphis, merged with Memphis Kimberly-Clark Credit Union, Memphis
08-30-82	D. Canale Credit Union, Memphis, merged with Shelby Central Credit Union, Memphis
12-01-82	ECCO Credit Union, Waverly, merged with League Central Credit Union, Chattanooga
12-03-82	Chromasco Credit Union, Memphis, merged with Rubber Workers Federal Credit Union, Memphis

STATE CREDIT UNIONS MERGED IN 1982

DATE	
12-03-82	Save With Brick Credit Union, Nashville, merged with League Central Credit Union, Chattanooga
12-07-82	Roane Electric Credit Union, Rockwood, merged with Knoxville TVA Employees Credit Union, Knoxville

STATE CREDIT UNION NAME CHANGES IN 1982

04-08-82	Barbers Local Credit Union to Chattanooga Barbers Credit Union, Chattanooga
04-08-82	WSM Credit Union to WSM/WSMV Credit Union, Nashville
07-20-82	Holiday Inns Employees Savings Association, Inc. Credit Union to Holiday Inns Employees Credit Union, Inc. Memphis
07-23-82	Sunbelt Credit Union (Nashville) to American Sunbelt Credit Union, Nashville
08-19-82	Doctors Hospital Credit Union to Eastwood Hospital Employees Credit Union, Memphis
08-19-82	Nashville Teachers Credit Union to Tennessee Teachers Credit Union, Nashville
10-20-82	Mid-State Educators Credit Union to Educators Credit Union, Nashville

PROFILE

OF THE

STATE BANKING SYSTEM

(000)s

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Anderson				
Bank of Oak Ridge	103,727	7,271	17,092	59,627
City & County Bank of Anderson Co.	135,128	6,853	18,898	76,690
First American Bank of Anderson Co.	93,771	15,548	6,884	51,397
Bedford				
Bedford County Bank	29,067	1,771	4,295	11,192
Benton				
Bank of Camden	49,707	5,054	6,478	29,148
Bledsoe				
Peoples Bank of Pikeville	7,059	890	892	3,888
Blount				
Alcoa Banking Company	15,635	912	1,502	9,637
Citizens Bank of Blount County	44,574	1,796	8,935	18,025
The Bank of Maryville	209,842	34,100	12,984	113,321
Bradley				
Cleveland Bank and Trust Company	93,008	4,553	8,393	55,673
First Citizens Bank of Cleveland	54,863	3,448	3,771	36,735
Merchants Bank	90,640	6,990	5,671	43,535
Campbell				
First State Bank	26,561	1,326	3,400	7,048
Union Bank	18,749	1,195	3,444	5,756
Cannon				
Bank of Commerce	66,504	2,790	3,008	37,742
Meltons Bank	406	275	100	31
United Southern Bank	8,513	1,530		4,956
Carroll				
Bank of Huntingdon	75,286	4,109	13,021	32,004
Bank of McLemoresville	33,084	3,223	6,237	16,731
Citizens Bank & Trust Company	5,474	338	1,619	1,350
Farmers & Merchants Bank	7,445	408	1,379	3,897
McKenzie Banking Company	38,494	1,637	5,687	13,726
Carter				
Carter County Bank	66,256	5,447	2,400	41,877
Citizens Bank	66,214	3,563	500	39,360
Watauga Valley Bank	16,810	1,008	1,501	10,473
Cheatham				
Ashland City Bank & Trust	37,731	2,082	2,045	20,445
United Citizens Bank of Cheatham Co.	12,050	1,020	2,312	7,014
United Southern Bank of Cheatham Co.	16,215	2,007		12,015

CHARTERED BANKS ON DECEMBER 31, 1982

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
339	93,234	20,674	72,560		6,568
502	122,666	17,046	105,620		8,292
667	83,886	15,727	68,159	1,200	6,529
90	24,868	3,937	20,931		3,763
206	44,870	5,952	38,918		3,888
45	6,628	1,204	5,424		287
46	13,792	1,682	12,110		1,483
267	36,538	4,936	31,602		3,811
994	172,935	27,532	145,403		16,036
552	82,454	14,649	67,805		8,394
226	49,315	9,444	39,871		3,726
614	78,287	15,349	62,938		8,667
83	23,974	5,455	18,519		2,221
79	16,985	3,940	13,045		1,764
317	59,035	9,077	49,958		6,191
	295	295			111
20	7,499	879	6,620		882
133	68,500	11,795	56,705		5,445
161	30,190	4,047	26,143	400	1,922
27	5,067	1,051	4,016		407
19	6,800	1,169	5,631		545
17	33,999	5,234	28,765		3,644
436	59,156	12,827	46,329		4,759
396	58,661	12,156	46,505		5,663
100	14,725	2,677	12,048		1,459
200	34,030	5,617	28,413		3,045
81	10,837	4,502	6,335		919
98	14,926	2,979	11,947		978

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Chester				
Chester County Bank	15,811	1,273	1,046	8,358
First State Bank	55,527	3,398	7,184	16,112
Claiborne				
Citizens Bank	54,451	6,724	6,153	25,293
Claiborne County Bank	38,958	2,747	4,113	18,049
Commercial Bank of Claiborne Co.	20,615	1,184	1,300	14,775
Clay				
Bank of Celina	24,147	958	2,341	16,910
Clay County Bank	10,074	723	2,487	5,780
Cocke				
Merchants Planters Bank	55,199	3,945	5,055	18,772
Coffee				
American City Bank & Trust	23,833	3,760	2,735	9,676
Coffee County Bank	12,234	1,554	850	7,380
Peoples Bank & Trust Company	26,445	2,601	4,614	13,188
Crockett				
Bank of Alamo	24,566	2,495	3,179	13,514
Bank of Crockett	29,182	1,348	674	15,999
Bank of Friendship	15,454	748	2,349	5,225
Bells Banking Company	15,894	1,444	200	10,227
Planters Bank of Maury County	7,370	744	133	2,590
Cumberland				
Cumberland County Bank	44,335	2,454	1,495	28,648
Peoples Bank of Crossville	21,066	1,543	815	12,341
Davidson				
Bank of Goodlettsville	80,027	2,177	4,801	49,130
Citizens Savings Bank & Trust Co.	30,269	1,852	3,233	14,630
Commerce Union Bank	1,406,011	110,414	103,720	674,161
Nashville City Bank & Trust Co.	266,771	10,193	15,196	160,649
Union Planters Bank of Nashville	15,922	1,274		3,035
United Southern Bank of Nashville	242,273	18,401	1,000	122,061
Decatur				
Citizens State Bank	18,286	791	2,050	12,195
Decatur County Bank	22,008	738	4,900	12,751
Farmers Bank	23,679	1,158	4,606	13,068
Dekalb				
Citizens Bank	30,071	2,566	6,723	9,631
Dekalb County Bank and Trust Co.	30,213	1,540	6,300	12,264
First Central Bank	21,148	1,468	2,937	13,676
Liberty State Bank	17,882	599		10,289

CHARTERED BANKS ON DECEMBER 31, 1982

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
76	12,842	2,738	10,104		1,303
	49,107	10,265	38,842		4,770
177	47,952	8,923	39,029		5,069
60	34,098	6,435	27,663		4,309
92	17,460	3,106	14,354		1,772
80	21,915	4,246	17,669		1,816
27	8,697	1,263	7,434		1,068
362	50,240	9,141	41,099		4,069
66	19,985	5,263	14,722		1,734
77	10,598	2,333	8,265		1,491
158	23,598	5,947	17,651		1,639
132	22,624	5,011	17,613		1,942
150	26,643	4,307	22,336		1,958
44	13,989	2,068	11,921	100	1,027
28	14,884	3,503	11,381		1,010
	6,543	2,729	3,814		741
143	40,183	7,043	33,140		2,726
55	18,206	1,472	16,734		1,917
877	72,589	11,214	61,375	50	5,760
200	27,631	11,061	16,570		1,894
10,811	1,025,314	242,935	782,379	23,500	80,327
2,293	225,759	57,516	168,243		17,973
36	14,105	275	13,830		1,751
3,766	162,283	52,810	109,473		4,790
109	17,080	2,787	14,293	200	956
75	20,389	3,079	17,310		1,619
2	21,556	4,082	17,474	505	1,160
125	27,429	4,295	23,134		2,072
121	27,401	4,584	22,817		2,330
146	19,515	2,782	16,733		1,170
106	16,457	1,951	14,506		1,099

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Dickson				
Bank of Dickson	37,975	2,525	5,750	13,916
Farmers and Merchants Bank	6,931	673	427	4,260
Peoples Bank	17,738	835	5,609	5,793
United Southern Bank of Dickson Co.	11,884	1,304		7,753
Dyer				
Farmers Bank	20,672	1,301	1,840	13,941
First Tennessee Bank	48,936	14,446	1,849	20,550
Security State Bank	27,620	1,737	7,141	11,746
Fayette				
First State Bank of Fayette Co.	17,641	1,725	1,828	9,821
Moscow Savings Bank	9,211	1,274	2,287	3,812
Oakland Deposit Bank	8,561	511	651	5,252
Somerville Bank & Trust Co.	44,375	2,234	3,865	22,550
Fentress				
Fentress County Bank	23,890	2,968	700	16,541
Union Bank	29,776	2,207	2,000	12,930
Franklin				
Farmers Bank & Trust Company	55,767	2,765	2,145	40,516
Franklin County Bank	29,980	3,123	1,898	14,774
Gibson				
Bank of Bradford	18,202	729	8,487	4,956
Bank of Commerce	20,736	1,358	3,385	7,438
Bank of Dyer	11,557	1,410	1,996	5,840
Bank of Trenton & Trust Company	18,965	1,457	550	11,348
Citizens State Bank	16,228	1,245	2,766	8,400
Farmers & Merchants Bank	16,522	1,476	3,625	7,966
First American Bank of Milan	48,607	10,622	2,421	26,484
Medina Banking Company	12,333	1,044	3,741	4,412
Merchants State Bank	61,175	9,827	12,808	22,700
Milan Banking Company	41,213	2,333	7,607	8,476
Giles				
Bank of Ardmore	35,421	3,408	3,654	18,274
Bank of Frankewing	9,985	780	1,806	5,590
Union Bank	71,843	3,336	8,205	34,856
Grainger				
Citizens Bank & Trust Company	37,508	3,361	3,896	16,656
Greene				
Andrew Johnson Bank	20,728	2,338	950	12,806
Commerce Union Bank Greeneville	87,727	15,927	5,663	42,105
First Tennessee Bank	24,204	9,456	898	9,519
Greene County Bank	131,998	6,966	10,733	54,490

CHARTERED BANKS ON DECEMBER 31, 1982

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
136	33,842	5,318	28,524		3,253
59	6,537	1,390	5,147		394
154	16,038	4,115	11,923		1,700
29	10,919	1,732	9,187		782
140	16,471	2,571	13,900		1,968
274	43,239	7,756	35,483		3,986
103	24,793	2,222	22,571	75	2,028
134	16,234	3,353	12,881		1,168
34	8,369	1,219	7,150		840
50	7,914	1,277	6,637		634
1	38,673	5,575	33,098		5,002
155	20,519	5,392	15,127		2,094
102	24,712	5,159	19,553		4,523
342	49,957	8,447	41,510		3,997
109	26,966	4,170	22,796	200	2,192
56	16,798	2,229	14,569		1,404
60	18,417	4,277	14,140		1,319
21	10,669	1,159	9,510		655
289	17,675	4,616	13,059		883
107	14,988	2,655	12,333		959
90	15,266	1,709	13,557		1,256
514	43,885	5,357	38,528	475	2,815
30	11,284	1,594	9,690		1,049
176	55,661	6,749	48,912		4,086
87	37,319	7,229	30,090		3,049
251	32,705	5,374	27,331		2,234
49	9,150	1,147	8,003		826
447	64,552	8,674	55,878		5,769
136	33,322	7,931	25,391		2,969
103	18,151	3,256	14,895	700	1,516
422	78,313	16,190	62,123		6,478
148	21,291	4,204	17,087		1,724
369	116,966	13,850	103,116		11,905

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Grundy				
Coalmont Savings Bank	23,626	1,922	300	16,470
First Bank & Trust	17,040	1,704	401	12,776
Hamblen				
Bank of Commerce	98,543	11,143	7,538	59,958
First Tennessee Bank	41,979	8,991	1,297	20,601
Hamilton Bank of Morristown	77,353	6,904	2,326	42,892
United Southern Bank of Morristown	18,739	1,202	1,903	11,603
Hamilton				
Commerce Union Bank Chattanooga	83,204	9,352	500	51,229
Pioneer Bank	233,853	12,732	11,872	99,156
United American Bank in Hamilton Co.	159,203	29,693	7,192	93,673
Hancock				
Citizens Bank	13,281	1,017	500	8,752
Hardeman				
Bank of Bolivar	28,035	2,042	2,850	17,331
Bank of Middleton	15,641	1,187	1,378	8,562
Hardeman County Bank	58,087	2,004	1,559	43,501
Merchants Planters Bank	11,878	1,357	2,095	6,350
Whiteville Savings Bank	13,516	1,081	4,440	5,890
Hardin				
Citizens Bank	32,773	1,332	3,050	15,748
Hardin County Bank	32,846	1,953	1,900	19,772
Hawkins				
Citizens Union Bank	108,638	6,556	13,765	48,926
City & County Bank of Hawkins Co.	53,940	3,164	7,796	28,379
United Security Bank	12,395	826	400	6,005
Haywood				
Brownsville Bank	63,766	10,078	8,382	28,728
First State Bank	49,161	3,655	4,244	20,938
Henderson				
Central State Bank	57,507	3,739	5,526	26,583
Farmers State Bank	14,646	1,476	2,818	7,118
Peoples Bank	9,243	1,026	5,250	1,566
Henry				
Commercial Bank & Trust Company	101,699	3,275		42,006
Farmers Bank & Trust Company	8,780	544	1,222	1,501
First Trust & Savings Bank	51,494	11,018	1,002	25,697
Security Bank & Trust Company	13,893	556	2,360	7,784

CHARTERED BANKS ON DECEMBER 31, 1982

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
152	21,422	3,268	18,154		1,891
77	15,613	2,561	13,052		1,181
595	84,381	16,790	67,591	675	7,558
258	35,098	8,855	26,243		3,357
324	62,344	16,225	46,119		5,467
82	16,935	4,138	12,797		1,520
513	75,570	24,006	51,564		5,267
2,110	197,710	49,646	148,064		31,456
1,495	142,689	23,396	119,293		6,817
175	11,526	3,845	7,681		1,274
155	23,955	5,058	18,897		2,427
22	14,247	1,732	12,515		1,055
400	51,918	7,093	44,825		4,002
62	10,906	1,112	9,794		968
48	12,432	1,653	10,779		1,078
200	29,432	5,878	23,554		2,518
216	29,420	5,449	23,971		2,590
478	95,258	17,924	77,334		11,592
176	49,031	6,674	42,357	400	2,967
29	11,190	2,509	8,681		1,099
311	55,298	8,485	46,813		7,027
353	43,340	10,620	32,720		4,533
154	51,040	9,807	41,233		5,251
56	12,889	1,697	11,192		1,449
	8,628	1,266	7,362		602
101	87,718	9,941	77,777		9,417
25	8,047	887	7,160		571
374	45,707	6,061	39,646		4,100
52	11,866	1,341	10,525	200	509

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Hickman				
Security Bank & Trust Company	22,447	1,762	2,297	7,637
Houston				
Erin Bank & Trust Company	17,548	988	1,510	6,170
Humphreys				
Commerce Union Bank Humphreys Co.	39,050	7,665	1,500	19,581
United Southern Bank of Humphreys County	47,388	4,412	159	29,793
Jackson				
Citizens Bank	13,153	692	1,889	6,735
Jackson County Bank	28,280	977	5,727	12,885
Jefferson				
City & County Bank of Jefferson Co.	26,944	1,401	5,883	13,361
First Peoples Bank of Jefferson Co.	35,533	2,571	2,836	24,919
Jefferson County Bank	37,555	2,519	2,937	23,075
Johnson				
Farmers State Bank	37,151	2,578	3,907	14,228
Johnson County Bank	10,919	1,579	1,597	3,794
Knox				
Bank of Knoxville	151,031	12,781	5,507	69,608
City & County Bank of Knox Co.	255,416	25,666	25,192	141,671
First American Bank of Knoxville	84,734	9,938	3,252	49,386
First Tennessee Bank	165,749	41,890	2,803	91,895
United American Bank	760,473	64,146	46,874	482,916
Valley Fidelity Bank	240,007	12,781	18,600	113,679
Lake				
First State Bank & Trust Company	21,423	1,030	6,696	8,797
Lauderdale				
Bank of Halls	22,380	1,420	5,314	9,890
Bank of Ripley	49,967	2,643	8,457	27,323
Farmers Union Bank	39,089	1,398	6,261	17,291
Gates Banking & Trust Company	12,761	1,126	1,579	4,311
The Lauderdale County Bank	6,045	676	501	3,466
Lawrence				
American Bank	25,033	1,004	301	18,679
Bank of Loretto	24,423	1,094	1,962	16,290
Commerce Union of Lawrence County	57,010	5,563	1,000	35,243
Lawrence County Bank	27,129	2,904	2,933	17,981
Lewis				
First Citizens Bank of Hohenwald	35,457	3,034	5,965	13,275

CHARTERED BANKS ON DECEMBER 31, 1982

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
222	19,308	3,016	16,292		2,829
82	15,502	3,792	11,710		2,046
198	35,262	5,689	29,573	488	2,286
103	42,817	7,361	35,456	250	2,796
65	11,811	1,147	10,664		1,054
293	26,090	3,488	22,602		1,622
81	24,257	2,610	21,647		2,050
143	31,422	5,016	26,406		2,473
700	33,694	5,194	28,500		3,291
154	33,927	6,389	27,538		2,913
60	9,432	1,816	7,616		1,234
873	136,091	28,660	107,431		12,260
1,655	210,874	53,408	157,466	1,000	14,698
863	75,112	18,264	56,848	750	6,077
1,084	148,958	29,143	119,815		9,216
4,812	590,861	141,169	449,692	10,000	35,278
1,492	202,573	45,687	156,886		21,034
70	19,187	4,681	14,506		1,900
104	19,854	2,546	17,308		2,120
104	43,636	6,149	37,487	250	4,660
202	34,951	4,515	30,436		3,567
49	11,725	2,418	9,307		778
28	5,038	1,319	3,719		875
190	23,019	2,761	20,258		1,601
214	22,592	5,006	17,586		1,821
354	49,110	5,531	43,579		4,412
878	25,788	3,298	22,490		746
137	33,361	5,106	28,255		1,457

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Lincoln				
Lincoln County Bank	37,307	5,031	4,093	20,878
The Peoples Bank of Elk Valley	24,320	1,516	2,274	15,829
Loudon				
Bank of Loudon County	48,636	7,915	3,048	21,770
Merchants and Farmers Bank	17,535	2,430	700	7,362
McMinn				
Bank of Niota	9,437	708	1,303	3,655
City & County Bank in McMinn Co.	34,931	3,813	4,269	17,372
Riceville Bank	14,562	2,050	701	9,790
Southern United Bank of McMinn Co.	20,541	2,563	375	9,242
McNairy				
Bank of Adamsville	15,656	1,227	198	8,153
Farmers and Merchants Bank	13,013	1,288		4,358
Home Banking Company	7,256	1,580	1,068	3,491
Selmer Bank and Trust	41,224	3,803	4,551	23,813
Macon				
Citizens Bank	44,503	2,003	6,148	23,811
Macon Bank & Trust Company	54,411	5,846	9,010	26,892
Madison				
First Tennessee Bank	39,450	6,793	300	22,270
Marion				
Citizens State Bank	12,303	1,319	2,617	6,383
First Bank of Marion County	43,274	2,624	4,527	28,823
Marion Trust and Banking Company	40,294	4,820	5,346	21,093
Marshall				
Bank of Belfast	5,494	253	250	3,065
Farmers Bank	12,752	622	1,402	8,903
First State Bank	10,236	2,634	575	2,286
Peoples and Union Bank	47,486	2,169	7,428	17,939
Maury				
Middle Tennessee Bank	103,507	4,346	17,019	33,440
The First Bank of Maury County	23,327	1,314	393	13,543
Meigs				
Meigs County Bank	20,381	1,128	1,512	12,532
Monroe				
Bank of Madisonville	54,249	2,883	8,050	25,084
City & County Bank of Monroe County	23,463	1,400	734	14,901
Sweetwater Valley Bank	63,857	5,642	6,198	32,366

CHARTERED BANKS ON DECEMBER 31, 1982

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
140	34,274	7,924	26,350		2,441
122	21,974	4,547	17,427		1,937
171	44,024	7,876	36,148		3,492
81	15,780	3,076	12,704		1,356
31	8,676	2,183	6,493		761
378	31,537	6,624	24,913	500	1,393
100	13,323	2,909	10,414		1,053
26	18,631	2,758	15,873		1,532
83	14,531	3,001	11,530		1,125
160	11,848	2,778	9,070		1,150
100	6,787	1,145	5,642		469
227	36,808	7,962	28,846		3,571
295	39,601	5,517	34,084		4,052
263	48,284	8,278	40,006		3,967
261	35,637	6,099	29,538	193	2,343
71	10,981	1,596	9,385		1,127
236	38,246	8,987	29,259		3,836
44	36,020	4,155	31,865		3,262
21	5,013	902	4,111		474
110	11,821	1,637	10,184		916
3	8,996	2,270	6,726		1,233
62	43,256	7,700	35,556		3,303
377	93,421	10,699	82,722		7,202
73	21,261	3,549	17,712		1,698
19	18,299	4,074	14,225		1,736
81	48,328	7,126	41,202		4,814
63	21,453	2,009	19,444		1,643
167	56,917	13,069	43,848		5,121

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Montgomery				
Commerce Union Bank Clarksville	92,232	11,925	8,194	44,762
Northern Bank of Tennessee	123,390	9,995	9,889	69,795
United Southern Bank of Clarksville	13,324	434		8,657
Moore				
Farmers Bank	32,512	1,784	3,600	11,174
Morgan				
Citizens Bank & Trust Company	23,136	4,273	2,200	10,111
Peoples Bank & Trust Company	20,147	1,992	573	12,250
Obion				
Bank of Obion County	12,373	786	725	7,806
Bank of Troy	22,513	870	3,932	14,545
Commerce Union Bank Union City	77,807	16,157	3,957	37,763
Commercial Bank	15,362	593	2,051	6,832
Farmers Bank	8,660	1,001	894	6,091
First American Bank of Obion Co.	57,807	12,526	2,178	31,553
First State Bank	21,373	1,106	3,896	11,554
Reelfoot Bank	22,162	2,430	1,197	14,893
Overton				
Union Bank & Trust Company	67,815	4,047	997	41,081
Perry				
Bank of Perry County	13,599	1,536	1,500	8,299
First State Bank	24,441	1,212	2,085	13,273
Pickett				
Peoples Bank & Trust Company	10,485	627	388	6,569
Pickett County Bank & Trust Company	19,963	1,282	701	9,792
Polk				
Benton Banking Company	14,328	1,342	253	8,623
Ducktown Banking Company	38,784	1,720	6,336	21,110
Peoples Bank of Polk County	6,298	247	1,050	4,123
Putnam				
American Bank & Trust	69,559	5,202	9,931	38,752
Bank of Putnam County	54,990	3,370	4,407	25,566
Citizens Bank	112,678	7,901	5,189	65,356
Rhea				
City & County Bank of Rhea Co.	20,735	3,274	1,101	11,130
Dayton Bank & Trust Company	60,318	6,794	3,322	40,357
Roane				
Bank of Roane County	93,332	5,624	7,678	51,706
City & County Bank of Roane Co.	40,674	1,740	4,607	22,846

CHARTERED BANKS ON DECEMBER 31, 1982

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
444	83,187	14,428	68,759	385	6,515
593	106,949	20,738	86,211		10,378
77	11,874	1,876	9,998		960
114	28,344	5,414	22,930		3,377
100	21,242	3,934	17,308		1,894
65	18,863	2,847	16,016	30	1,254
100	11,544	1,472	10,072		724
79	20,547	2,662	17,885	300	1,239
385	68,919	10,442	58,477		6,930
18	13,983	1,898	12,085		1,287
288	8,191	1,528	6,663		469
438	50,896	8,832	42,064		4,635
63	19,659	2,782	16,877		1,663
95	20,033	6,950	13,083	67	1,176
710	60,034	7,775	52,259		6,353
60	12,546	2,047	10,499		1,037
43	22,562	3,171	19,391		1,869
50	9,385	1,083	8,302		811
110	16,699	2,538	14,161		1,873
93	13,432	5,103	8,329		850
217	35,621	5,108	30,513		2,568
52	5,585	844	4,741		489
346	62,508	11,400	51,108		4,537
234	48,886	6,932	41,954		4,005
666	100,658	11,987	88,671		8,738
150	19,179	2,531	16,648	200	1,040
381	50,454	8,335	42,119		7,090
495	84,999	12,049	72,950		6,428
248	34,252	4,536	29,716		2,853

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Robertson				
Bank of Orlinda	4,484	479	916	1,481
United Southern Bank of Robertson Co.	11,124	1,132	50	6,968
Rutherford				
Bank of Eagleville	9,304	1,876	800	3,172
Commerce Union of Rutherford Co.	97,133	10,649	1,000	50,376
Murfreesboro Bank & Trust Company	185,988	17,127	18,735	97,536
United Southern Bank of Rutherford County	31,766	6,683	877	16,197
Scott				
First Trust and Savings Bank	40,789	2,147	5,500	22,303
Oneida Bank & Trust Company	10,857	1,254	4,397	4,467
Sequatchie				
Citizens Bank of Dunlap	10,265	1,032	3,023	4,885
Sequatchie County Bank	21,465	1,953	2,106	8,850
Sevier				
Bank of Sevierville	68,843	4,461	7,131	28,726
Sevier County Bank	62,265	13,342	6,163	20,852
Tennessee State Bank	37,255	3,613	1,130	25,052
Shelby				
Bank of Bartlett	14,470	1,674	797	7,867
Bank of Germantown	50,436	5,854	5,113	22,591
Barretville Bank & Trust Company	122,678	8,231	11,588	52,623
Citizens Bank	9,680	1,310		2,426
Commerce Union of Memphis	126,119	26,936	6,799	68,953
Commercial & Industrial Bank	317,249	26,347	4,650	177,579
Memphis Bank and Trust Co.	317,369	19,365	17,419	108,756
Tri-State Bank of Memphis	34,103	1,820	6,010	14,722
United American Bank in Memphis	136,887	14,079	4,832	85,158
Smith				
Citizens Bank	76,128	4,218	3,097	30,089
Smith County Bank	32,985	1,467		20,737
Stewart				
Citizens Cumberland City Bank	10,223	635	600	6,816
Dover-Peoples Bank	22,931	964	3,206	12,131
Farmers and Merchants Bank	7,941	1,268	599	4,641
Farmers Bank and Trust Company	7,035	559	801	5,012
Sullivan				
Bank of Tennessee	35,046	11,529	2,508	16,258
Citizens Fidelity Bank	28,320	1,467	2,398	17,610
Tri City Bank and Trust Company	114,870	9,062	11,993	62,386

CHARTERED BANKS ON DECEMBER 31, 1982

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
18	4,088	1,036	3,052		396
3	9,837	1,923	7,914		1,003
143	8,596	2,293	6,303		519
531	86,416	13,734	72,682	2,000	6,771
872	163,651	28,944	134,707		12,971
237	28,143	7,334	20,809		2,752
229	36,597	5,929	30,668		3,537
23	9,990	1,565	8,425		557
53	8,957	1,176	7,781		902
150	18,420	2,493	15,927		2,607
518	60,383	10,848	49,535		5,882
5	55,464	10,413	45,051		5,018
247	33,501	7,556	25,945		2,767
41	12,304	3,338	8,966		1,295
77	41,164	9,976	31,188		3,841
100	105,546	23,687	81,859		15,117
6	8,982	2,095	6,887		539
702	97,469	23,728	73,741	750	7,966
1,601	282,918	69,902	213,016	4,000	16,805
1,500	265,872	48,947	216,925	1,975	19,614
103	30,620	8,294	22,326	100	2,781
678	114,900	27,481	87,419	1,000	8,868
376	64,785	9,815	54,970		9,710
65	30,898	4,443	26,455		1,410
57	9,365	1,347	8,018		849
144	20,781	2,519	18,262		2,102
55	7,372	933	6,439		453
26	6,569	1,038	5,531		462
230	27,688	9,315	18,373		2,529
150	24,214	3,133	21,081		2,350
300	102,166	17,099	85,067	1,150	6,325

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Sumner				
Bank of Hendersonville	19,532	1,650	1,228	9,112
Commerce Union Bank of Sumner Co.	55,560	11,510	1,000	26,130
Farmers and Merchants Bank	8,439	833	100	5,098
Farmers Bank	39,326	2,231	3,687	20,071
First Tennessee Bank	33,102	8,126	1,097	14,621
The Citizens Bank of Hendersonville	37,786	2,973	12,901	8,465
United Southern Bank of Sumner Co.	47,207	3,723	2,397	28,270
Volunteer State Bank	22,644	1,151	2,651	13,426
Tipton				
Bank of Mason	3,627	337	68	977
Brighton Savings Bank	10,080	1,248	1,759	3,998
First State Bank	50,383	8,516	2,679	25,383
Munford Union Bank	19,420	964	1,502	9,554
Tipton County Bank	112,401	15,499	13,921	51,774
Union Savings Bank	29,875	2,067	4,713	13,450
Trousdale				
Bank of Hartsville	18,091	849	2,947	7,917
Citizens Bank	17,531	1,044	601	10,012
Unicoi				
First Security Bank	22,674	1,605	1,299	17,050
Union				
City & County Bank of Union County	41,510	1,925	6,729	24,857
First State Bank	10,257	1,222	1,503	4,347
Van Buren				
Citizens Bank	7,128	956	896	3,581
Warren				
City Bank and Trust Company	86,519	2,507	10,306	45,231
United Southern Bank of McMinnville	13,840	2,469		7,966
Warren County Bank	20,095	1,114	1,781	13,804
Washington				
City & County Bank of Washington Co.	166,535	9,348	6,767	97,682
Commerce Union Bank Johnson City	54,012	9,503	1,600	26,213
Farmers and Merchants Bank	5,929	769		3,966
First Tennessee Bank	100,476	28,623	2,699	48,650
Hamilton Bank of Johnson City	143,087	8,229	22,263	69,959
Wayne				
Bank of Waynesboro	27,269	1,695	2,885	10,071
Peoples Bank	25,058	1,366	462	18,701
Wayne County Bank	25,077	1,512	1,700	17,221

CHARTERED BANKS ON DECEMBER 31, 1982

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
182	17,662	4,323	13,339	400	1,155
263	50,371	7,766	42,605		3,763
75	7,790	2,497	5,293		639
263	34,819	6,231	28,588		3,680
174	30,295	7,272	23,023		2,108
82	34,969	5,477	29,492	300	2,004
324	43,546	8,877	34,669		2,854
142	20,066	3,447	16,619		2,098
17	3,198	1,115	2,083		429
9	8,045	936	7,109		711
235	45,552	8,589	36,963	200	3,602
80	16,878	2,480	14,398		1,575
574	101,930	15,812	86,118		8,154
211	27,260	4,741	22,519		1,960
12	17,130	2,989	14,141		961
120	15,894	4,160	11,734		1,283
69	20,642	2,986	17,656		1,467
83	37,769	5,217	32,552	100	2,641
44	9,108	1,333	7,775		997
45	6,188	1,310	4,878		877
511	77,797	11,988	65,809		6,537
82	12,231	2,027	10,204	225	1,173
	18,876	2,191	16,685		812
1,016	146,910	31,478	115,432	700	11,643
263	42,414	11,980	30,434		4,532
29	5,533	1,713	3,820		396
621	86,436	19,651	66,785	483	6,432
700	120,960	27,340	93,620		10,916
114	24,469	4,644	19,825		2,796
176	22,482	4,445	18,037		2,310
198	22,698	3,650	19,048		2,360

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Weakley				
Bank of Gleason	21,563	1,111	1,275	14,330
Bank of Sharon	23,713	637	6,862	7,839
City State Bank	31,992	3,118	4,750	15,474
Dukedom Bank	6,019	888	1,205	2,431
Greenfield Banking Company	22,363	728	1,855	9,882
Martin Bank	43,868	2,996	3,116	29,152
Weakley County Bank	24,578	2,939	2,757	13,716
White				
White County Bank	13,469	556	1,106	9,560
Williamson				
Liberty Bank of Brentwood	24,791	1,361	1,867	16,312
United Southern Bank of Williamson County	27,075	3,842	200	13,976
Williamson County Bank	149,127	8,080	5,718	92,137
Wilson				
First Southern Bank	31,187	2,205	1,982	22,618
Lebanon Bank	80,899	7,059	3,757	42,562
Peoples Bank	39,990	2,957	4,335	23,447
STATE BANK TOTALS	14,942,611	1,356,510	1,219,207	7,757,141

GLOSSARY OF TERMS

Column Title	Call Report Line Number
Total Assets	16
Cash & Due	1
Oblig. of US Agencies	3
Loans and Discounts	9a
Loan Reserve	9b
Total Deposits	24
Demand Deposits	24a(1)
Time Deposits	24a(2)
Sub Notes & Debts	31
Equity Capital	37

CHARTERED BANKS ON DECEMBER 31, 1982

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
196	19,843	3,299	16,544		1,714
83	21,804	2,922	18,882		1,909
198	28,649	4,710	23,939		2,290
22	5,464	987	4,477		447
97	20,070	3,007	17,063		1,840
1,156	40,988	4,221	36,767		2,011
98	22,572	2,934	19,638		1,715
93	11,961	1,251	10,710		1,042
129	22,133	3,820	18,313		1,836
104	23,191	4,344	18,847		2,520
738	131,573	20,273	111,300	500	12,423
116	26,444	3,924	22,520		2,294
151	72,979	14,273	58,706		5,965
22	36,282	6,002	30,280		2,998
86,115	**12,832,966**	**2,496,646**	**10,336,320**	**56,976**	**1,079,371**

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1982

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Anderson			
Bank of Oak Ridge	64.0	77.8	6.3
City & County Bank of Anderson Co.	62.5	86.1	6.1
First American Bank of Anderson Co.	61.3	81.3	8.2
Bedford			
Bedford County Bank	45.0	84.2	12.9
Benton			
Bank of Camden	65.0	86.7	7.8
Bledsoe			
Peoples Bank of Pikeville	58.7	81.8	4.1
Blount			
Alcoa Banking Company	69.9	87.8	9.5
Citizens Bank of Blount County	49.3	86.5	8.5
The Bank of Maryville	65.5	84.1	7.6
Bradley			
Cleveland Bank & Trust Company	67.5	82.2	9.0
First Citizens Bank of Cleveland	74.5	80.8	6.8
Merchants Bank	55.6	80.4	9.6
Campbell			
First State Bank	29.4	77.2	8.4
Union Bank	33.9	76.8	9.4
Cannon			
Bank of Commerce	63.9	84.6	9.3
Meltons Bank	10.5		27.3
United Southern Bank	66.1	88.3	10.4
Carroll			
Bank of Huntingdon	46.7	82.8	7.2
Bank of McLemoresville	55.4	86.6	7.0
Citizens Bank and Trust Company	26.6	79.3	7.4
Farmers and Merchants Bank	57.3	82.8	7.3
McKenzie Banking Company	40.4	84.6	9.5
Carter			
Carter County Bank	70.8	78.3	7.2
Citizens Bank	67.1	79.3	8.6
Watauga Valley Bank	71.1	81.8	8.7
Cheatham			
Ashland City Bank & Trust	60.1	83.5	8.1
United Citizens Bank of Cheatham Co.	64.7	58.5	7.6

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1982

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Cheatham (Continued)			
United Southern Bank of Cheatham Co.	80.5	80.0	6.0
Chester			
Chester County Bank	65.1	78.7	8.2
First State Bank	32.8	79.1	8.6
Claiborne			
Citizens Bank	52.7	81.4	9.3
Claiborne County Bank	52.9	81.1	11.1
Commercial Bank of Claiborne Co.	84.6	82.2	8.6
Clay			
Bank of Celina	77.2	80.6	7.5
Clay County Bank	66.5	85.5	10.6
Cocke			
Merchants Planters Bank	37.4	81.8	7.4
Coffee			
American City Bank and Trust	48.4	73.7	7.3
Coffee County Bank	69.6	78.0	12.2
Peoples Bank and Trust Company	55.9	74.8	6.2
Crockett			
Bank of Alamo	59.7	77.9	7.9
Bank of Crockett	60.0	83.8	6.7
Bank of Friendship	37.4	85.2	7.3
Bells Banking Company	68.7	76.5	6.4
Planters Bank of Maury City	39.6	58.3	10.1
Cumberland			
Cumberland County Bank	71.3	82.5	6.1
Peoples Bank of Crossville	67.8	91.9	9.1
Davidson			
Bank of Goodlettsville	67.7	84.6	7.3
Citizens Savings Bank & Trust Co.	52.9	60.0	6.3
Commerce Union Bank	65.8	76.3	7.4
Nashville City Bank and Trust Co.	71.2	74.5	6.7
Union Planters Bank of Nashville	21.5	98.1	11.0
United Southern Bank of Nashville	75.2	67.5	2.0
Decatur			
Citizens State Bank	71.4	83.7	6.3
Decatur County Bank	62.5	84.9	7.4
Farmers Bank	60.6	81.1	7.0

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1982

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Dekalb			
Citizens Bank	35.1	84.3	6.9
Dekalb County Bank & Trust Co.	44.8	83.3	7.7
First Central Bank	70.1	85.7	5.5
Liberty State Bank of Dekalb Co.	62.5	88.1	6.1
Dickson			
Bank of Dickson	41.1	84.3	8.6
Farmers and Merchants Bank	65.2	78.7	5.7
Peoples Bank	36.1	74.3	9.6
United Southern Bank in Dickson Co.	71.0	84.1	6.6
Dyer			
Farmers Bank	84.6	84.4	9.5
First Tennessee Bank	47.5	82.1	8.1
Security State Bank	47.4	91.0	7.6
Fayette			
First State Bank of Fayette County	60.5	79.3	6.6
Moscow Savings Bank	45.5	85.4	9.1
Oakland Deposit Bank	66.4	83.9	7.4
Somerville Bank and Trust Company	58.3	85.6	11.3
Fentress			
Fentress County Bank	80.6	73.7	8.8
Union Bank	52.3	79.1	15.2
Franklin			
Farmers Bank & Trust Company	81.1	83.1	7.2
Franklin County Bank	54.8	84.5	8.0
Gibson			
Bank of Bradford	29.5	86.7	7.7
Bank of Commerce	40.4	76.8	6.4
Bank of Dyer	54.7	89.1	5.7
Bank of Trenton and Trust Company	64.2	73.9	4.7
Citizens State Bank	56.0	82.3	5.9
Farmers and Merchants Bank	52.2	88.8	7.6
First American Bank of Milan	60.3	87.8	6.8
Medina Banking Company	39.1	85.9	8.5
Merchants State Bank	40.8	87.9	6.7
Milan Banking Company	22.7	80.6	7.4
Giles			
Bank of Ardmore	55.9	83.6	6.3
Bank of Frankewing	61.1	87.5	8.3
Union Bank	54.0	86.6	8.0

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1982

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Grainger			
Citizens Bank & Trust Company	50.0	76.2	7.9
Greene			
Andrew Johnson Bank	70.6	82.1	10.7
Commerce Union Bank Greeneville	53.8	79.3	7.4
First Tennessee Bank	44.7	80.3	7.1
Greene County Bank	46.6	88.2	9.0
Grundy			
Coalmont Savings Bank	76.9	84.7	8.0
First Bank & Trust	81.8	83.6	6.9
Hamblen			
Bank of Commerce	71.1	80.1	8.4
First Tennessee Bank	58.7	74.8	8.0
Hamilton Bank of Morristown	68.8	74.0	7.1
United Southern Bank of Morristown	68.5	75.6	8.1
Hamilton			
Commerce Union Bank Chattanooga	67.8	68.2	6.3
Pioneer Bank	50.2	74.9	13.5
United American Bank in Hamilton Co.	65.6	83.6	4.3
Hancock			
Citizens Bank	75.9	66.6	9.6
Hardeman			
Bank of Bolivar	72.3	78.9	8.7
Bank of Middleton	60.1	87.8	6.7
Hardeman County Bank	83.8	86.3	6.9
Merchants Planters Bank	58.2	89.8	8.1
Whiteville Savings Bank	47.4	86.7	8.0
Hardin			
Citizens Bank	53.5	80.0	7.7
Hardin County Bank	67.2	81.5	7.9
Hawkins			
Citizens Union Bank	51.4	81.2	10.7
City & County Bank of Hawkins Co.	57.9	86.4	6.2
United Security Bank	53.7	77.6	8.9
Haywood			
Brownsville Bank	52.0	84.7	11.0
First State Bank	48.3	75.5	9.2

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1982

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Henderson			
Central State Bank	52.1	80.8	9.1
Farmers State Bank	55.2	86.8	9.9
Peoples Bank	18.2	85.3	6.5
Henry			
Commercial Bank & Trust Company	47.9	88.7	9.3
Farmers Bank & Trust Company	18.7	89.0	6.5
First Trust & Savings Bank	56.2	86.7	8.0
Security Bank & Trust Company	65.6	88.7	5.1
Hickman			
Security Bank & Trust Company	39.6	84.4	12.6
Houston			
Erin Bank & Trust Company	39.8	75.5	11.7
Humphreys			
Commerce Union Bank Humphreys Co.	55.5	83.9	7.1
United Southern Bank of Humphreys Co.	69.6	82.8	6.4
Jackson			
Citizens Bank	57.0	90.3	8.0
Jackson County Bank	49.4	86.6	5.7
Jefferson			
City & County Bank of Jefferson Co.	55.1	89.2	7.6
First Peoples Bank of Jefferson Co.	79.3	84.0	7.0
Jefferson County Bank	68.5	84.6	8.8
Johnson			
Farmers State Bank	41.9	81.2	7.8
Johnson County Bank	40.2	80.7	11.3
Knox			
Bank of Knoxville	51.1	78.9	8.1
City and County Bank of Knox Co.	67.2	74.7	6.1
First American Bank of Knoxville	65.7	75.7	8.1
First Tennessee Bank	61.7	80.4	5.6
United American Bank	81.7	76.1	6.0
Valley Fidelity Bank	56.1	77.4	8.8
Lake			
First State Bank & Trust Company	45.8	75.6	8.9
Lauderdale			
Bank of Halls	49.8	87.2	9.5
Bank of Ripley	62.6	85.9	9.8

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1982

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Lauderdale (Continued)			
Farmers Union Bank	49.5	87.1	9.1
Gates Banking and Trust Company	36.8	79.4	6.1
The Lauderdale County Bank	68.8	73.8	14.5
Lawrence			
American Bank	81.1	88.0	6.4
Bank of Loretto	72.1	77.8	7.5
Commerce Union of Lawrence County	71.8	88.7	7.7
Lawrence County Bank	69.7	87.2	2.7
Lewis			
First Citizens Bank of Hohenwald	39.8	84.7	4.1
Lincoln			
Lincoln County Bank	60.9	76.9	6.5
The Peoples Bank of Elk Valley	72.0	79.3	8.0
Loudon			
Bank of Loudon County	49.5	82.1	7.2
Merchants and Farmers Bank	46.7	80.5	7.7
McMinn			
Bank of Niota	42.1	74.8	8.1
City and County Bank in McMinn Co.	55.1	79.0	5.4
Riceville Bank	73.5	78.2	7.2
Southern United Bank of McMinn Co.	49.6	85.2	7.5
McNairy			
Bank of Adamsville	56.1	79.3	7.2
Farmers and Merchants Bank	36.8	76.6	8.8
Home Banking Company	51.4	83.1	6.5
Selmer Bank and Trust	64.7	78.4	8.7
Macon			
Citizens Bank	60.1	86.1	9.1
Macon Bank and Trust Company	55.7	82.9	7.3
Madison			
First Tennessee Bank	62.5	82.9	6.4
Marion			
Citizens State Bank	58.1	85.5	9.2
First Bank of Marion County	75.4	76.5	8.9
Marion Trust and Banking Company	58.6	88.5	8.1

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1982

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Marshall			
Bank of Belfast	61.1	82.0	8.6
Farmers Bank	75.3	86.2	7.2
First State Bank	25.4	74.8	12.0
Peoples and Union Bank	41.5	82.2	7.0
Maury			
Middle Tennessee Bank	35.8	88.5	7.0
The First Bank of Maury County	63.7	83.3	7.3
Meigs			
Meigs County Bank	68.5	77.7	8.5
Monroe			
Bank of Madisonville	51.9	85.3	8.9
City & County Bank of Monroe Co.	69.5	90.6	7.0
Sweetwater Valley Bank	56.9	77.0	8.0
Montgomery			
Commerce Union Bank Clarksville	53.8	82.7	7.5
Northern Bank of Tennessee	65.3	80.6	8.4
United Southern Bank of Clarksville	72.9	84.2	7.2
Moore			
Farmers Bank	39.4	80.9	10.4
Morgan			
Citizens Bank and Trust Company	47.6	81.5	8.2
Peoples Bank and Trust Company	64.9	84.9	6.4
Obion			
Bank of Obion County	67.6	87.2	5.9
Bank of Troy	70.8	87.0	6.8
Commerce Union Bank Union City	54.8	84.8	8.9
Commercial Bank	48.9	86.4	8.4
Farmers Bank	74.4	81.3	5.4
First American Bank of Obion Co.	62.0	82.6	8.0
First State Bank	58.8	85.8	7.8
Reelfoot Bank	74.3	65.3	5.6
Overton			
Union Bank & Trust Company	68.4	87.0	9.4
Perry			
Bank of Perry County	66.1	83.7	7.6
First State Bank	58.8	85.9	7.6

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1982

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Pickett			
Peoples Bank & Trust Company	70.0	88.5	7.7
Pickett County Bank & Trust Co.	58.6	84.8	9.4
Polk			
Benton Banking Company	64.2	62.0	5.9
Ducktown Banking Company	59.3	85.7	6.6
Peoples Bank of Polk County	73.8	84.9	7.8
Putnam			
American Bank & Trust Company	62.0	81.8	6.5
Bank of Putnam County	52.3	85.8	7.3
Citizens Bank	64.9	88.1	7.8
Rhea			
City and County Bank of Rhea Co.	58.0	86.8	6.0
Dayton Bank & Trust Company	80.0	83.5	11.8
Roane			
Bank of Roane County	60.8	85.8	6.9
City & County Bank of Roane Co.	66.7	86.8	7.0
Robertson			
Bank of Orlinda	36.2	74.7	8.8
United Southern Bank of Robertson Co.	70.8	80.5	9.0
Rutherford			
Bank of Eagleville	36.9	73.3	5.6
Commerce Union of Rutherford Co.	58.3	84.1	9.0
Murfreesboro Bank & Trust Co.	59.6	82.3	7.0
United Southern Bank of Rutherford	57.6	73.9	8.7
Scott			
First Trust & Savings Bank	60.9	83.8	8.7
Oneida Bank & Trust Company	44.7	84.3	5.1
Sequatchie			
Citizens Bank of Dunlap	54.5	86.9	8.8
Sequatchie County Bank	48.0	86.5	12.1
Sevier			
Bank of Sevierville	47.6	82.0	8.5
Sevier County Bank	37.6	81.2	8.1
Tennessee State Bank	74.8	77.4	7.4
Shelby			
Bank of Bartlett	63.9	72.9	8.9
Bank of Germantown	54.9	75.8	7.6

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1982

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Shelby (Continued)			
Barretville Bank & Trust Co.	49.9	77.6	12.3
Citizens Bank	27.0	76.7	5.6
Commerce Union of Memphis	70.7	75.7	6.9
Commercial and Industrial	62.8	75.3	6.6
Memphis Bank & Trust Company	40.9	81.6	6.8
Tri-State Bank of Memphis	48.1	72.9	8.4
United American Bank in Memphis	74.1	76.1	7.2
Smith			
Citizens Bank	46.4	84.8	12.8
Smith County Bank	67.1	85.6	4.3
Stewart			
Citizens Cumberland City Bank	72.8	85.6	8.3
Dover-Peoples Bank	58.4	87.9	9.2
Farmers and Merchants Bank	63.0	87.3	5.7
Farmers Bank and Trust Company	76.3	84.2	6.6
Sullivan			
Bank of Tennessee	58.7	66.4	7.2
Citizens Fidelity Bank	72.7	87.1	8.3
Tri City Bank and Trust Company	61.1	83.3	6.5
Sumner			
Bank of Hendersonville	51.6	75.5	8.0
Commerce Union of Sumner County	51.9	84.6	6.8
Farmers and Merchants Bank	65.4	67.9	7.6
Farmers Bank	57.6	82.1	9.4
First Tennessee Bank	48.3	76.0	6.4
The Citizens Bank of Hendersonville	24.2	84.3	6.1
United Southern Bank of Sumner Co.	64.9	79.6	6.0
Volunteer State Bank	66.9	82.8	9.3
Tipton			
Bank of Mason	30.6	65.1	11.8
Brighton Savings Bank	49.7	88.4	7.1
First State Bank	55.7	81.1	7.5
Munford Union Bank	56.6	85.3	8.1
Tipton County Bank	50.8	84.5	7.3
Union Savings Bank	49.3	82.6	6.6
Trousdale			
Bank of Hartsville	46.2	82.6	5.3
Citizens Bank	63.0	73.8	7.3
Unicoi			
First Security Bank	82.6	85.5	6.5

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1982

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Union			
City & County Bank of Union Co.	65.8	86.2	6.6
First State Bank	47.7	85.4	9.7
Van Buren			
Citizens Bank	57.9	78.8	12.3
Warren			
City Bank & Trust Company	58.1	84.6	7.6
United Southern Bank of McMinnville	65.1	83.4	10.1
Warren County Bank	73.1	88.4	4.0
Washington			
City & County Bank of Washington Co.	66.5	78.6	7.4
Commerce Union Bank Johnson City	61.8	71.8	8.4
Farmers and Merchants Bank	71.7	69.0	6.7
First Tennessee Bank	56.3	77.3	6.9
Hamilton Bank of Johnson City	57.8	77.4	7.6
Wayne			
Bank of Waynesboro	41.2	81.0	10.3
Peoples Bank	83.2	80.2	9.2
Wayne County Bank	75.9	83.9	9.4
Weakley			
Bank of Gleason	72.2	83.4	7.9
Bank of Sharon	36.0	86.6	8.1
City State Bank	54.0	83.6	7.2
Dukedom Bank	44.5	81.9	7.4
Greenefield Banking Company	49.2	85.0	8.2
Martin Bank	71.1	89.7	4.6
Weakley County Bank	60.8	87.0	7.0
White			
White County Bank	79.9	89.5	7.7
Williamson			
Liberty Bank of Brentwood	73.7	82.7	7.4
United Southern Bank of Williamson County	60.3	81.3	9.3
Williamson County Bank	70.0	84.6	8.7
Wilson			
First Southern Bank	85.5	85.2	7.4
Lebanon Bank	58.3	80.4	7.4

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1982

Wilson (Continued)			
Peoples Bank	64.6	83.5	7.5
STATE BANK AVERAGE	60.4	80.5	7.6

NOTE: The Capital/Assets ratio includes Subordinated Notes and Debentures.

RANKING OF STATE CHARTERED BANKS BY ASSETS

December 31, 1982

(In Thousands)

Name of Bank	Location	Total Assets	1982 Rank	1981 Rank
Commerce Union Bank	Nashville	1,406,011	1	1
United American Bank	Knoxville	760,473	2	2
Memphis Bank and Trust Co.	Memphis	317,369	3	3
Commercial and Industrial	Memphis	317,249	4	5
Nashville City Bank & Trust Co.	Nashville	266,771	5	6
City & County Bank of Knox County	Knoxville	255,416	6	10
United Southern Bank of Nashville	Nashville	242,273	7	4
Valley Fidelity Bank	Knoxville	240,007	8	7
Pioneer Bank	Chattanooga	233,853	9	8
The Bank of Maryville	Maryville	209,842	10	9
Murfreesboro Bank & Trust	Murfreesboro	185,988	11	13
City & County Bank of Washington Co.	Johnson City	166,535	12	11
First Tennessee Bank	Knoxville	165,749	13	12
United American Bank in Hamilton Co.	Chattanooga	159,203	14	23
Bank of Knoxville	Knoxville	151,031	15	14
Williamson County Bank	Franklin	149,127	16	15
Hamilton Bank of Johnson City	Johnson City	143,087	17	17
United American Bank in Memphis	Memphis	136,887	18	16
City & County Bank of Anderson Co.	Lake City	135,128	19	18
Greene County Bank	Greeneville	131,998	20	19
Commerce Union Bank of Memphis	Memphis	126,119	21	22
Northern Bank of Tennessee	Clarksville	123,390	22	21
Barretville Bank & Trust Company	Millington	122,678	23	20
Tri City Bank & Trust Company	Blountville	114,870	24	28
Citizens Bank	Cookeville	112,678	25	26
Tipton County Bank	Covington	112,401	26	24
Citizens Union Bank	Rogersville	108,638	27	25
Bank of Oak Ridge	Oak Ridge	103,727	28	27
Middle Tennessee Bank	Columbia	103,507	29	31
Commercial Bank & Trust Company	Paris	101,699	30	29
First Tennessee Bank	Jonesboro	100,476	31	30
Bank of Commerce	Morristown	98,543	32	36
Commerce Union of Rutherford Co.	Murfreesboro	97,133	33	32
First American Bank of Anderson Co.	Clinton	93,771	34	33
Bank of Roane County	Harriman	93,332	35	35
Cleveland Bank & Trust Company	Cleveland	93,008	36	38
Commerce Union Bank Clarksville	Clarksville	92,232	37	34
Merchants Bank	Cleveland	90,640	38	37
Commerce Union Bank Greeneville	Greeneville	87,727	39	**
City Bank & Trust Company	McMinnville	86,519	40	39
First American Bank of Knoxville	Knoxville	84,734	41	40
Commerce Union Bank Chattanooga	Chattanooga	83,204	42	45
Lebanon Bank	Lebanon	80,899	43	42
Bank of Goodlettsville	Goodlettsville	80,027	44	43
Commerce Union Bank Union City	Union City	77,807	45	**
Hamilton Bank of Morristown	Morristown	77,353	46	41
Citizens Bank	Carthage	76,128	47	44

BEST AVAILABLE COPY

Name of Bank	Location	Total Assets	1982 Rank	1981 Rank
Bank of Huntingdon	Huntingdon	75,286	48	46
Union Bank	Pulaski	71,843	49	47
American Bank & Trust	Cookeville	69,559	50	53
Bank of Sevierville	Sevierville	68,843	51	49
Union Bank & Trust Company	Livingston	67,815	52	48
Bank of Commerce	Woodbury	66,504	53	51
Carter County Bank	Elizabethton	66,256	54	50
Citizens Bank	Elizabethton	66,214	55	52
Sweetwater Valley Bank	Sweetwater	63,857	56	57
Brownsville Bank	Brownsville	63,766	57	56
Sevier County Bank	Sevierville	62,265	58	59
Merchants State Bank	Humboldt	61,175	59	55
Dayton Bank & Trust Company	Dayton	60,318	60	54
Hardeman County Bank	Bolivar	58,087	61	67
First American Bank of Obion County	Union City	57,807	62	58
Central State Bank	Lexington	57,507	63	70
Commerce Union of Lawrence County	Lawrenceburg	57,010	64	63
Farmers Bank and Trust	Winchester	55,767	65	64
Commerce Union Bank of Sumner County	Gallatin	55,560	66	84
First State Bank	Henderson	55,527	67	71
Merchants Planters Bank	Newport	55,199	68	61
Bank of Putnam County	Cookeville	54,990	69	66
First Citizens Bank of Cleveland	Cleveland	54,863	70	82
Citizens Bank	New Tazewell	54,451	71	62
Macon Bank and Trust Company	Lafayette	54,411	72	68
Bank of Madisonville	Madisonville	54,249	73	65
Commerce Union Bank Johnson City	Johnson City	54,012	74	72
City & County Bank of Hawkins County	Rogersville	53,940	75	86
First Trust & Savings Bank	Paris	51,494	76	74
Bank of Germantown	Germantown	50,436	77	78
First State Bank	Covington	50,385	78	73
Bank of Ripley	Ripley	49,967	79	75
Bank of Camden	Camden	49,707	80	80
First State Bank	Brownsville	49,161	81	79
First Tennessee Bank	Dyersburg	48,936	82	81
Bank of Loudon County	Lenoir City	48,636	83	91
First American Bank of Milan	Milan	48,607	84	83
Peoples and Union Bank	Lewisburg	47,486	85	77
United Southern Bank of Humphreys County	Waverly	47,388	86	76
United Southern Bank of Sumner County	Gallatin	47,207	87	84
Citizens Bank of Blount Company	Maryville	44,574	88	89
Citizens Bank	Lafayette	44,503	89	90
Somerville Bank & Trust Company	Somerville	44,375	90	87
Cumberland County Bank	Crossville	44,335	91	94
Martin Bank	Martin	43,868	92	69
First Bank of Marion County	South Pittsburg	43,274	93	88
First Tennessee Bank	Morristown	41,979	94	92

Name of Bank	Location	Total Assets	1982 Rank	1981 Rank
City & County Bank of Union County	Maynardville	41,510	95	85
Selmer Bank & Trust	Selmer	41,224	96	96
Milan Banking Company	Milan	41,213	97	83
First Trust & Savings Bank	Oneida	40,789	98	104
City & County Bank of Roane County	Kingston	40,674	99	101
Marion Trust and Banking Company	Jasper	40,294	100	103
Peoples Bank	Lebanon	39,990	101	98
First Tennessee Bank	Jackson	39,450	102	100
Farmers Bank	Portland	39,326	103	97
Farmers Union Bank	Ripley	39,089	104	95
Commerce Union Bank Humphreys County	Waverly	39,050	105	107
Claiborne County Bank	Tazewell	38,958	106	106
Ducktown Banking Company	Ducktown	38,784	107	116
McKenzie Banking Company	McKenzie	38,494	108	105
Bank of Dickson	Dickson	37,975	109	109
The Citizens Bank of Hendersonville	Hendersonville	37,786	110	115
Ashland City Bank & Trust	Ashland City	37,731	111	102
Jefferson County Bank	Dandridge	37,555	112	99
Citizens Bank & Trust Company	Rutledge	37,508	113	111
Lincoln County Bank	Fayetteville	37,307	114	108
Tennessee State Bank	Gatlinburg	37,255	115	122
Farmers State Bank	Mountain City	37,151	116	110
First Peoples Bank of Jefferson County	Jefferson City	35,533	117	121
First Citizens Bank of Hohenwald	Hohenwald	35,457	118	197
Bank of Ardmore	Ardmore	35,421	119	117
Bank of Tennessee	Kingsport	35,046	120	135
City & County Bank in McMinn County	Athens	34,931	121	118
Tri-State Bank of Memphis	Memphis	34,103	122	120
First Tennessee Bank	Gallatin	33,102	123	113
Bank of McLemoresville	McLemoresville	33,084	124	125
Smith County Bank	Carthage	32,985	125	112
Hardin County Bank	Savannah	32,846	126	132
Citizens Bank	Savannah	32,773	127	129
Farmers Bank	Lynchburg	32,512	128	128
City State Bank	Martin	31,992	129	119
United Southern Bank of Rutherford County	Murfreesboro	31,766	130	123
First Southern Bank	Mt. Juliet	31,187	131	131
Citizens Savings Bank & Trust	Nashville	30,269	132	114
Dekalb County Bank & Trust Company	Alexandria	30,213	133	140
Citizens Bank	Smithville	30,071	134	147
Franklin County Bank	Winchester	29,980	135	134
Union Savings Bank	Covington	29,875	136	136
Union Bank	Jamestown	29,776	137	143
Bank of Crockett	Bells	29,182	138	145
Bedford County Bank	Shelbyville	29,067	139	133
Citizens Fidelity Bank	Bristol	28,320	140	126
Jackson County Bank	Gainesboro	28,280	141	138
Bank of Bolivar	Bolivar	28,035	142	152
Security State Bank	Newbern	27,620	143	141
Bank of Waynesboro	Waynesboro	27,269	144	142

Name of Bank	Location	Total Assets	1982 Rank	1981 Rank
Lawrence County Bank	Lawrenceburg	27,129	145	139
United Southern Bank of Williamson County	College Grove	27,075	146	144
City & County Bank of Jefferson Co.	White Pine	26,944	147	153
First State Bank	Jacksboro	26,561	148	154
Peoples Bank & Trust Company	Manchester	26,445	149	148
Wayne County Bank	Waynesboro	25,077	150	163
Peoples Bank	Clifton	25,058	151	181
American Bank	St. Joseph	25,033	152	159
Liberty Bank of Brentwood	Brentwood	24,791	153	178
Weakley County Bank	Dresden	24,578	154	150
Bank of Alamo	Alamo	24,566	155	162
First State Bank	Linden	24,441	156	170
Bank of Loretto	Loretto	24,423	157	149
The Peoples Bank of Elk Valley	Fayetteville	24,320	158	158
First Tennessee Bank	Mosheim	24,204	159	151
Bank of Celina	Celina	24,147	160	167
Fentress County Bank	Jamestown	23,890	161	166
American City Bank of Tullahoma	Tullahoma	23,833	162	160
Bank of Sharon	Sharon	23,713	163	161
Farmers Bank	Parsons	23,679	164	157
Coalmont Savings Bank	Coalmont	23,626	165	168
City & County Bank of Monroe County	Tellico Plains	23,463	166	130
The First Bank of Maury County	Columbia	23,327	167	156
Citizens Bank and Trust Company	Wartburg	23,136	168	172
Dover-Peoples Bank & Trust	Dover	22,931	169	165
First Security Bank	Erwin	22,674	170	187
Volunteer State Bank	Portland	22,644	171	171
Bank of Troy	Troy	22,513	172	185
Security Bank & Trust Company	Centerville	22,447	173	184
Bank of Halls	Halls	22,380	174	173
Greenfield Banking Company	Greenfield	22,363	175	175
Reelfoot Bank	Hornbeak	22,162	176	155
Decatur County Bank	Decaturville	22,008	177	180
Bank of Gleason	Gleason	21,563	178	176
Sequatchie County Bank	Dunlap	21,465	179	183
First State Bank & Trust Company	Tiptonville	21,423	180	164
First State Bank	Kenton	21,373	181	179
First Central Bank	Smithville	21,148	182	169
Peoples Bank of Crossville	Crossville	21,066	183	222
Bank of Commerce	Trenton	20,736	184	186
City & County Bank of Rhea County	Spring City	20,735	185	194
Andrew Johnson Bank	Greeneville	20,728	186	190
Farmers Bank	Trimble	20,672	187	191
Commercial Bank of Claiborne Co.	Harrogate	20,615	188	195
Southern United Bank of McMinn Co.	Etowah	20,541	189	174
Meigs County Bank	Decatur	20,381	190	189
Peoples Bank and Trust Company	Wartburg	20,147	191	188
Warren County Bank	McMinnville	20,095	192	182
Pickett County Bank & Trust Company	Byrdstown	19,963	193	202
Bank of Hendersonville	Hendersonville	19,532	194	177
Munford Union Bank	Munford	19,420	195	193
Bank of Trenton & Trust Company	Trenton	18,965	196	127

Name of Bank	Location	Total Assets	1982 Rank	1981 Rank
Union Bank	Jellico	18,749	197	206
United Southern Bank of Morristown	Morristown	18,739	198	146
Citizens State Bank	Parsons	18,286	199	192
Bank of Bradford	Bradford	18,202	200	201
Bank of Hartsville	Hartsville	18,091	201	199
Liberty State Bank	Liberty	17,882	202	224
Peoples Bank	Vanleer	17,738	203	205
First State Bank of Fayette County	Somerville	17,641	204	198
Erin Bank & Trust Company	Erin	17,548	205	200
Merchants and Farmers Bank	Greenback	17,535	206	207
Citizens Bank	Hartsville	17,531	207	196
First Bank and Trust	Tracy City	17,040	208	209
Watauga Valley Bank	Elizabethton	16,810	209	227
Farmers and Merchants Bank	Dyer	16,522	210	203
Citizens State Bank	Trenton	16,228	211	208
United Southern Bank of Cheatham Co.	Kingston Springs	16,215	212	214
Union Planters Bank of Nashville	Nashville	15,922	213	283
Bells Banking Company	Bells	15,894	214	212
Chester County Bank	Henderson	15,811	215	213
Bank of Adamsville	Adamsville	15,656	216	210
Bank of Middleton	Middleton	15,641	217	218
Alcoa Banking Company	Alcoa	15,635	218	204
Bank of Friendship	Friendship	15,454	219	221
Commercial Bank	Obion	15,362	220	219
Farmers State Bank	Scotts Hill	14,646	221	225
Riceville Bank	Riceville	14,562	222	216
Bank of Bartlett	Bartlett	14,470	223	242
Benton Banking Company	Benton	14,328	224	237
Security Bank & Trust Company	Cottage Grove	13,893	225	232
United Southern Bank of McMinnville	McMinnville	13,840	226	217
Bank of Perry County	Lobelville	13,599	227	228
Whiteville Savings Bank	Whiteville	13,516	228	226
White County Bank	Sparta	13,469	229	211
United Southern Bank of Clarksville	Clarksville	13,324	230	220
Citizens Bank	Sneedville	13,281	231	236
Citizens Bank	Gainesboro	13,153	232	223
Farmers and Merchants Bank	Adamsville	13,013	233	229
Gates Banking & Trust Company	Gates	12,761	234	233
Farmers Bank	Cornersville	12,752	235	234
United Security Bank	Mt. Carmel	12,395	236	239
Bank of Obion County	Union City	12,373	237	215
Medina Banking Company	Medina	12,333	238	231
Citizens State Bank	South Pittsburg	12,303	239	235
Coffee County Bank	Manchester	12,234	240	241
United Citizens Bank of Cheatham County	Ashland City	12,050	241	214
United Southern Bank of Dickson County	Dickson	11,884	242	240
Merchants Planters Bank	Toone	11,878	243	244
Bank of Dyer	Dyer	11,557	244	230
United Southern Bank of Robertson County	Springfield	11,124	245	238

Name of Bank	Location	Total Assets	1982 Rank	1981 Rank
Johnson County Bank	Mountain City	10,919	246	243
Oneida Bank & Trust Company	Oneida	10,857	247	273
Peoples Bank & Trust Company	Byrdstown	10,485	248	259
Citizens Bank of Dunlap	Dunlap	10,265	249	253
First State Bank	Maynardville	10,257	250	248
First State Bank	Chapel Hill	10,236	251	251
Citizens Cumberland City Bank	Cumberland City	10,223	252	246
Brighton Bank	Brighton	10,080	253	257
Clay County Bank	Celina	10,074	254	254
Bank of Frankewing	Frankewing	9,985	255	252
Citizens Bank	Collierville	9,680	256	260
Bank of Niota	Niota	9,437	257	256
Bank of Eagleville	Eagleville	9,304	258	245
Peoples Bank	Sardis	9,243	259	255
Moscow Savings Bank	Moscow	9,211	260	261
Farmers Bank & Trust Company	Puryear	8,780	261	263
Farmers Bank	Woodland Mills	8,660	262	249
Oakland Deposit Bank	Oakland	8,561	263	265
United Southern Bank	Woodbury	8,513	264	258
Farmers and Merchants Bank	Bethpage	8,439	265	264
Farmers and Merchants Bank	Bumpus Mills	7,941	266	268
Farmers and Merchants Bank	Trezevant	7,445	267	262
Planters Bank of Maury City	Maury City	7,370	268	270
Home Banking Company	Finger	7,256	269	272
Citizens Bank	Spencer	7,128	270	269
Peoples Bank of Pikeville	Pikeville	7,059	271	275
Farmers Bank & Trust Company	Indian Mound	7,035	272	271
Farmers and Merchants Bank	White Bluff	6,931	273	266
Peoples Bank of Polk County	Benton	6,298	274	274
The Lauderdale County Bank	Halls	6,045	275	278
Dukedom Bank	Dukedom	6,019	276	277
Farmers and Merchants Bank	Limestone	5,929	277	276
Bank of Belfast	Belfast	5,494	278	280
Citizens Bank & Trust Company	Atwood	5,474	279	279
Bank of Orlinda	Orlinda	4,484	280	281
Bank of Mason	Mason	3,627	281	282
Meltons Bank	Gassaway	406	282	284
		14,942,611		

*NB: New Bank

**Converted from National Charter to State Charter.

LARGEST COMMERCIAL BANKS IN TENNESSEE BY DEPOSIT SIZE

September 30, 1982

Name of Bank	City	Total Deposits (000)	1982 Rank	1981 Rank
First Tennesse, N.A.	Memphis	1,461.727*	1	1
First American Bank of Nashville	Nashville	1,187,549*	2	2
Third National Bank	Nashville	1,149,137*	3	3
Commerce Union Bank	Nashville	1,022,430*	4	4
Union Planters	Memphis	889,908*	5	5
American National Bank & Trust Co.	Chattanooga	587,407	6	6
National Bank of Commerce	Memphis	580,933	7	7
United American Bank	Knoxville	566,697	8	8
Park National Bank	Knoxville	412,944	9	9
First Tennessee Bank, N.A.	Chattanooga	392,654	10	10
First Eastern National Bank	Kingsport	278,402	11	11
Commercial & Industrial Bank	Memphis	245,852	12	12
Memphis Bank & Trust	Memphis	229,138	13	13
Nashville City Bank & Trust	Nashville	212,649	14	14
Valley Fidelity Bank & Trust Company	Knoxville	194,612	15	15
City & County Bank	Knoxville	191,402	16	**
Pioneer Bank	Chattanooga	176,033	17	16
United Southern Bank	Nashville	174,291	18	18
Bank of Maryville	Maryville	170,741	19	17
Murfreesboro Bank & Trust	Murfreesboro	152,866	20	**

*Includes Foreign Deposits

**Not listed previous year.

REGISTERED BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of September 30, 1982)

(000)

	TOTAL DEPOSITS	TOTAL ASSETS
Ancorp Bancshares, Inc.		
American National Bank, Chattanooga	587,407	781,846
Hamilton Bank of Johnson City	112,004	134,857
TOTALS	699,411	916,703
Andrew Johnson Bancshares		
Andrew Johnson Bank	17,015	18,627
American Bancshares, Inc.		
American Bank and Trust, Cookeville	57,980	65,737
American City Bancorp, Inc.		
American City Bank, Tullahoma	17,641	21,281
Bancorp of Huntingdon		
Bank of Huntingdon	66,064	73,797
Barretville Bank & Trust Company		
Barretville Bank & Trust Company	103,449	121,045
Somerville Bank & Trust Company	35,960	41,665
TOTALS	139,409	162,710
Basin Bancorp, Inc.		
Ducktown Banking Company	31,863	35,172
BOC Bancorp, Inc.		
Bank of Commerce, Woodbury	57,196	64,466
B.P.C. Corporation		
Bank of Putnam County, Cookeville	47,301	54,410
Brighton Bancshares Corporation		
Brighton Bank	8,254	9,155
CBC Bancorp, Inc.		
Citizens Bank, Cookeville	99,421	111,116
CB & T, Inc.		
The City Bank & Trust, McMinnville	73,565	82,170
Central Bancorp, Inc.		
United Southern Bank, Murfreesboro	28,927	32,498
Citizens Bancshares, Inc.		
Citizens Fidelity Bank, Bristol	26,690	31,627

REGISTERED BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of September 30, 1982)

(000)

	TOTAL DEPOSITS	TOTAL ASSETS
Citizens Holding Company		
United Southern Bank, Waverly	41,450	46,090
Clover Bottom Estates, Inc.		
Bank of Hendersonville	18,119	20,225
Coffee County Bancshares, Inc.		
Coffee County Bank, Manchester	9,824	11,501
Commerce Union Corporation		
Commerce Union Bank, Nashville	1,095,385	1,494,940
Commerce Union Bank Clarksville	82,369	91,353
Citizens Bank, Elizabethton	55,021	62,574
Commerce Union Bank Greeneville	73,458	84,233
Commerce Union Bank, Chattanooga	67,181	75,040
Commerce Union Bank, Gallatin	48,274	53,462
Commerce Union Bank Johnson City	39,755	50,500
Commerce Union Bank, Lawrenceburg	48,837	54,859
Commerce Union Bank, Waverly	34,799	38,596
Commerce Union Bank, Memphis	96,595	127,162
Commerce Union Bank, Murfreesboro	85,063	96,797
Commerce Union Bank Union City	65,876	75,039
TOTALS	1,792,613	2,304,555
Community Financial Services		
The Bank of Bolivar	22,312	26,688
Dale Hollow Holding Company		
Bank of Celina	20,995	23,345
Elk Valley Bancshares, Inc.		
The Peoples Bank of Fayetteville	21,728	23,610
Etowah Bancing Company		
Southern United Bank, Etowah	18,394	20,202
Farmbanc Company		
Farmers Bank and Trust, Winchester	46,347	52,488
Farmers Bancorp, Inc.		
Farmers Bank, Trimble	16,408	20,477
Financial General Bankshare		
Valley Fidelity Bank	194,612	232,079

REGISTERED BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of September 30, 1982)

(000)

	TOTAL DEPOSITS	TOTAL ASSETS
First American Corporation		
First American Bank of Nashville	1,196,084	1,595,608
First American Bank of Clinton	85,192	94,916
First American Bank of Union City	48,150	54,952
First American Bank of Knoxville	72,871	83,422
First American Bank of Milan	41,704	46,567
First American Bank of Tullahoma	30,941	36,866
First American Bank of Cleveland	67,055	76,254
First American Bank of Memphis	44,601	54,555
First American Bank of Jackson	122,289	144,041
First Eastern National, Kingsport	278,402	357,392
TOTALS	1,987,289	2,544,573
First Central Corporation		
The First Central Bank, Smithville	18,998	20,536
First Citizens Bancorp		
First Citizens Bank, Cleveland	44,875	51,223
First Farmers and Merchants		
First Farmers and Merchants, Columbia	97,375	110,412
First National Bancshares Corporation		
The First National Bank, Lexington	38,210	43,495
First National Bancorp of Rutherford County		
The First National Bank, Smyrna	11,894	13,618
First Peoples Bancorp, Inc.		
First Peoples Bank, Jefferson City	29,849	34,257
First and Peoples National		
The Farmers and Merchants Bank, Bethpage	7,180	7,841
First and Peoples National Bank, Gallatin	31,230	36,863
TOTALS	38,410	44,704
First Pikeville Bancshares		
The First National Bank, Pikeville	19,859	21,744
First Pulaski National Corp.		
First National Bank, Pulaski	80,436	90,368
First Selmer Bancshares, Inc.		
First National Bank, Selmer	19,503	22,186
First Southern Bancshares		
First Southern Bank, Mt. Juliet	16,247	18,803

REGISTERED BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of September 30, 1982)

(000)

	TOTAL DEPOSITS	TOTAL ASSETS
First State Bancorporation		
The First State Bank, Tiptonville	18,062	21,008
First Tennessee National Corporation		
First Tennessee Bank, Memphis	1,461,727	2,037,115
First Tennessee Bank, Dyersburg	39,014	44,928
First Tennessee Bank, Jonesboro	88,901	101,572
First Tennessee Bank, Kingsport	70,789	85,922
First Tennessee Bank, Morristown	33,601	39,055
First Tennessee Bank, Nashville	52,056	67,650
First Tennessee Bank, Cookeville	79,658	90,950
First Tennessee Bank, Gallatin	25,825	28,724
First Tennessee Bank, Jackson	36,784	40,815
First Tennessee Bank, Knoxville	145,336	164,496
First Tennessee Bank, Mosheim	21,524	24,241
First Tennessee Bank, Murfreesboro	32,033	35,937
First Tennessee Bank, Chattanooga	392,654	493,346
The Harpeth National, Franklin	92 894	105,716
TOTALS	2,572,796	3,360,467
Franklin Bancorp, Inc.		
United Southern Bank, College Grove	21,731	26,629
Franklin First National Corporation		
The First National Bank, Decherd	31,660	36,008
FSB, Inc.		
First State Bank of Covington	43,108	48,085
Gallatin Bancshares, Inc.		
United Southern Bank, Gallatin	40,473	44,654
General Bancshares Corporation		
Commercial and Industrial Bank, Memphis	245,852	280,335
Germantown Bancshares, Inc.		
The Bank of Germantown	36,595	46,068
Goodlettsville Bancshares, Inc.		
The Bank of Goodlettsville	70,775	78,572
Hardeman County Investment		
Hardeman County Bank, Bolivar	49,895	56,951
Hardin County Bancshares, Inc.		
The Hardin County Bank, Savannah	28,445	32,023

REGISTERED BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of September 30, 1982)

(000)

	TOTAL DEPOSITS	TOTAL ASSETS
Harrogate Corporation Commercial Bank of Harrogate	16,441	19,268
Heritage Financial Corporation First Heritage National Bank, Loudon	28,934	31,905
Liberty Bancshares, Inc. Liberty Bank, Brentwood	20,061	22,707
Marion Bancshares, Inc. Marion Trust & Bank, Jasper	35,922	40,189
Memphis Trust Company Memphis Bank & Trust, Memphis	229,138	276,678
Metropolitan Bancshares, Inc. The Munford Union Bank, Munford	16,247	18,803
Mid-South Bancorp, Inc. Murfreesboro Bank & Trust	152,866	176,881
Monroe Bancshares, Inc. Bank of Madisonville	46,180	52,271
Mountain Financial Company The Bank of Maryville	170,741	204,167
Mountcorp Bancshares, Inc. Fentress County Bank, Jamestown	20,734	23,779
National Commerce Bancorporation National Bank of Commerce, Memphis	580,933	800,756
Northern of Tennessee Corporation Northern Bank of Tennessee, Clarksville	103,744	121,696
Peoples Bancorp, Inc. Peoples Bank, Clifton	19,721	22,593
Peoples Bancshares, Inc. The Peoples Bank, Lebanon	34,649	38,705
Perry County Holding Company First State Bank, Linden	21,814	23,712
Plateau Bancshares, Inc. Peoples Bank & Trust, Wartburg	21,100	22,087

REGISTERED BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of September 30, 1982)

(000)

	TOTAL DEPOSITS	TOTAL ASSETS
Quality Financial Services		
Dekalb County Bank, Alexandria	26,214	28,946
Republic Bancshares, Inc.		
Franklin County Bank, Winchester	26,311	29,352
Rhea Bancshares, Inc.		
The Dayton Bank & Trust	49,744	58,801
Sweetwater Valley Corporation		
Sweetwater Valley Bank	53,497	60,791
SWG Financial Enterprises		
Hamilton Bank of Morristown	60,907	75,084
Tennessee Bancorp		
Carter County Bank, Elizabethton	57,491	64,318
Tennessee Commercial Corporation		
The First National Bank, Humboldt	24,116	26,773
The National Bank of Jackson	108,718	120,173
TOTALS	132,834	146,946
Tennessee National Bancshares		
Merchants & Farmers Bank, Greenback	15,562	17,344
Blount National Bank, Maryville	116,421	138,179
United Southern Bank, McMinnville	13,009	14,713
United Southern Bank, Woodbury	7,098	8,130
Tennessee State Bank, Gatlinburg	32,985	36,667
TOTALS	185,075	215,033
The Peoples National Corporation		
The Peoples National Bank, Shelbyville	58,112	66,198
Third National Corporation		
Third National Bank, Nashville	1,182,245	1,547,639
Merchants Bank, Cleveland	74,750	85,972
Bank of Knoxville	134,964	150,754
The First National Bank, Lawrenceburg	64,962	72,349
The Union Bank, Pulaski	63,839	71,598
The Bank of Sevierville	58,809	66,800
Bank of Obion County, Union City	11,546	12,776
Citizens Bank, Savannah	27,862	31,318
American National Bank, Chattanooga	587,407	781,846
Hamilton Bank of Johnson City	112,004	134,857
TOTALS	2,318,388	2,955,909

REGISTERED BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of September 30, 1982)

(000)

	TOTAL DEPOSITS	TOTAL ASSETS
Townsend Financial Corporation		
Farmers Bank, Parsons	22,226	24,430
Traders Bancshares Corporation		
The Traders National Bank, Tullahoma	35,227	36,612
Troy Bancorp, Inc.		
The Bank of Troy	19,830	22,121
Twin Cities Financial Services		
Citizens Bank of Blount County, Maryville	37,031	42,796
UNB Corporation		
Union National Bank, Fayetteville	68,624	77,090
Union Bancshares, Inc.		
Union Bank & Trust, Livingston	58,274	66,870
Union Planters Corporation		
Union Planters National Bank, Memphis	916,980	1,409,691
Union Planters Bank, Nashville	2,303	4,204
Hamilton First Bank, Clinton	53,199	57,839
Bank of Eagleville	8,301	8,944
TOTALS	980,783	1,480,678
United Citizens Bancshares		
United Citizens Bank, Ashland City	10,448	11,583
United Hamblen, Inc.		
Bank of Commerce, Morristown	71,564	89,524
Volunteer Bancshares, Inc.		
Jackson National Bank	113,522	137,397
West Tennessee Bancshares		
Bank of Bartlett	10,720	13,408

COUNTY BANKING PROFILE

County	Total Bank Deposits (000)	Deposits Per Bank	Population Per Bank	Population Per Office
Anderson	282,400	70,600	16,836	2,693
Bedford	131,540	43,846	9,305	2,791
Benton	77,826	38,913	7,450	3,725
Bledsoe	24,539	12,269	4,739	4,739
Blount	305,428	76,357	19,442	3,381
Bradley	234,522	58,630	16,886	3,216
Campbell	124,892	24,978	6,984	3,492
Cannon	57,726	19,242	3,411	2,046
Carroll	133,103	22,183	4,714	2,020
Carter	111,633	37,211	16,735	4,183
Cheatham	49,597	16,532	7,205	3,088
Chester	55,043	27,521	6,363	2,545
Claiborne	81,067	27,022	8,198	3,074
Clay	24,826	12,413	3,838	8,275
Cocke	72,409	36,204	14,396	3,199
Coffee	142,493	23,748	6,385	2,736
Crockett	75,345	12,557	2,490	1,660
Cumberland	100,040	33,346	9,558	3,186
Davidson	3,364,868	373,874	53,090	3,822
Decatur	53,178	17,726	3,619	1,809
Dekalb	73,420	18,355	3,397	1,698
Dickson	103,152	20,630	6,007	2,730
Dyer	170,437	42,609	8,665	2,666
Fayette	61,154	15,288	6,362	4,217
Fentress	39,079	19,539	7,413	3,706
Franklin	99,496	24,874	7,995	2,907
Gibson	260,370	20,028	3,805	2,150
Giles	164,879	41,219	6,156	1,894
Grainger	28,200	28,200	16,751	5,583
Greene	196,826	49,206	13,605	2,864
Grundy	29,807	14,903	6,893	2,297
Hamblen	169,935	42,483	12,325	3,792
Hamilton	1,246,599	207,766	47,956	3,836
Hancock	9,249	9,249	6,887	6,887
Hardeman	92,466	18,493	4,774	1,989
Hardin	68,172	22,724	7,426	2,228
Hawkins	125,707	41,902	14,583	3,977
Haywood	81,730	27,243	6,772	2,902
Henderson	96,077	24,019	5,347	3,565
Henry	130,577	32,644	7,164	2,865

COUNTY BANKING PROFILE

County	Total Bank Deposits (000)	Deposits Per Bank	Population Per Bank	Population Per Office
Hickman	49,289	24,644	7,575	7,575
Houston	13,010	13,010	6,871	6,871
Humphreys	72,771	36,385	7,978	2,659
Jackson	32,799	16,399	4,699	1,342
Jefferson	101,717	25,429	7,821	2,844
Johnson	34,437	17,218	6,872	3,436
Knox	1,472,637	210,376	45,670	4,098
Lake	27,669	13,834	3,727	1,491
Lauderdale	107,497	17,916	4,092	2,728
Lawrence	165,052	33,010	6,822	2,274
Lewis	37,568	18,784	4,850	4,850
Lincoln	119,393	29,848	6,620	2,206
Loudon	124,500	31,125	7,138	1,784
McMinn	137,067	22,844	6,979	2,617
McNairy	78,456	15,691	4,505	2,047
Macon	72,285	36,142	7,850	2,616
Madison	356,073	89,018	18,636	3,106
Marion	72,579	24,193	8,138	3,052
Marshall	103,100	20,620	3,939	2,188
Maury	230,321	57,580	12,773	3,005
Meigs	16,107	16,107	7,431	2,477
Monroe	106,067	35,355	9,566	2,207
Montgomery	276,567	69,141	20,835	3,788
Moore	23,896	23,896	4,510	4,510
Morgan	32,308	16,154	8,302	4,151
Obion	199,647	24,955	4,097	1,928
Overton	76,466	38,233	8,787	4,393
Perry	29,411	14,705	3,055	2,037
Pickett	19,737	9,868	2,179	2,179
Polk	70,087	17,521	3,400	1,511
Putnam	250,090	62,522	11,922	2,510
Rhea	73,555	24,518	8,078	3,029
Roane	139,659	46,553	16,141	3,228
Robertson	86,478	17,295	7,404	4,113
Rutherford	271,025	45,170	14,009	4,202
Scott	73,614	24,538	6,419	2,751
Sequatchie	23,098	11,549	4,302	2,868
Sevier	181,620	30,270	6,903	2,436
Shelby	3,568,705	274,515	59,777	4,200
Smith	82,645	41,322	7,467	2,987

COUNTY BANKING PROFILE

County	Total Bank Deposits (000)	Deposits Per Bank	Population Per Bank	Population Per Office
Stewart	38,794	9,698	2,166	1,444
Sullivan	438,438	87,687	28,793	4,644
Sumner	231,569	25,729	9,532	3,431
Tipton	124,782	20,797	5,488	3,293
Trousdale	28,000	14,000	3,068	1,534
Unicoi	31,018	15,509	8,181	5,454
Union	37,443	18,721	5,853	2,926
Van Buren	5,623	5,623	4,728	4,728
Warren	160,361	40,090	8,163	2,040
Washington	341,830	68,366	17,751	3,169
Wayne	56,285	18,761	4,648	1,992
Weakley	162,867	20,358	4,112	2,349
White	96,398	32,132	6,522	4,891
Williamson	243,394	40,565	9,684	3,228
Wilson	176,812	35,362	11,212	3,504
Tennessee	19,932,423	56,465	13,006	3,291
STANDARD METROPOLITAN STATISTICAL AREAS				
Chattanooga	1,505,953	83,664	17,820	3,084
Clarksville	513,030	64,128	10,417	2,193
Tri-Cities	1,421,738	59,239	14,293	3,062
Knoxville	2,097,908	123,406	28,030	3,665
Memphis	3,937,311	131,243	27,001	3,600
Nashville	4,526,895	107,783	20,250	3,713
Tennessee (SMSA'S)	14,002,835	100,739	20,749	3,441

NOTE: This data was calculated from the FDIC booklet, Summary of Deposits in all Commercial and Mutual Savings Bank, June 30, 1981, and Provisional Estimates of the Population of Tennessee, March 1, 1981, which were provided by the Tennessee State Planning Office.

PROFILE OF
COMPOSITE DATA:
STATE BANKS

STATE CHARTERED COMMERCIAL BANKS

COMPARATIVE STATEMENT OF CONDITION

(000)

ASSETS:	31 DEC 80 283 State Banks	% Change	31 DEC 81 284 State Banks	% Change	31 DEC 82 282 State Banks
1. Cash and due from Banks	1,089,000	15.28	1,255,437	8.05	1,356,510
2. U. S. Treasury Securities	1,010,820	8.90	1,100,760	21.35	1,335,732
3. Oblig. of U. S. Government	956,344	17.87	1,127,258	8.16	1,219,207
4. Oblig. of States and Subdivisions	1,272,368	2.67	1,306,366	2.81	1,343,091
5. Other Bonds and Debentures	17,121	37.28	23,504	- 34.79	15,327
6. Corporate Stock	4,255	.02	4,256	- 4.30	4,073
7. Trading Account Securities	5,872	73.64	10,196	19.70	12,205
TOTAL CASH AND INVESTMENTS:	4,355,780	10.83	4,827,777	9.49	5,286,145

ASSETS:	31 DEC 80 283 State Banks	% Change	31 DEC 81 284 State Banks	% Change	31 DEC 82 282 State Banks
8. Federal Funds Sold	550,694	44.40	795,186	26.17	1,003,314
9. a. Total Loans	6,652,674	7.22	7,133,120	8.75	7,757,141
b. Reserve for Loan Losses	67,207	8.59	72,979	18.00	86,115
c. Net Loans	6,585,467	7.21	7,060,141	8.65	7,671,026
10. Direct Lease Financing	5,488	316.36	22,850	- 35.16	14,816
11. Bank Premises and Fixtures	267,347	8.81	290,891	4.28	303,338
12. Real Estate Owned	39,218	31.50	51,572	30.97	67,543
13. Investments in Subsidiaries	1,263	7.21	1,354	190.99	3,940
14. Customers Liabilities on Acceptances	67,482	27.98	86,361	- 18.52	70,368
15. Other Assets	336,912	29.70	436,972	19.49	522,121
TOTAL NET LOANS AND OTHER ASSETS:	7,853,871	11.35	8,745,327	10.42	9,656,466
16. TOTAL ASSETS	12,209,651	11.17	13,573,104	10.09	14,942,611

LIABILITIES:	31 DEC 80 283 State Banks	% Change	31 DEC 81 284 State Banks	% Change	31 DEC 82 282 State Banks
17. Demand Deposits, I.P.C.	2,349,589	- 9.45	2,127,473	- .99	2,106,505
18. Time and Savings Deposits, I.P.C.	6,771,495	17.19	7,935,319	16.33	9,230,765
19. Deposits of U. S. Government	35,979	1.09	36,370	- 25.35	27,151
20. Deposits of States and Subdivisions	1,089,246	- 1.72	1,070,561	6.61	1,141,313
21. Deposits of Foreign Governments	0	0.0	0	200.00	200
22. Deposits of Commercial Banks	207,258	33.24	276,141	- 9.40	250,173
23. Certified and Officers Checks	62,990	10.30	69,476	10.63	76,859
24. TOTAL DEPOSITS	10,516,557	9.50	11,515,340	11.44	12,832,966
a(1) Total Demand Deposits	2,764,959	- 7.25	2,564,446	- 2.64	2,496,646
a(2) Total Time and Saving Deposits	7,751,598	15.42	8,950,894	15.48	10,336,320

PROFILE
OF THE
STATE CREDIT UNION
SYSTEM

LIABILITIES:	31 DEC 80 283 State Banks	% Change	31 DEC 81 284 State Banks	% Change	31 DEC 82 282 State Banks
25. Federal Funds Purchased	419,931	44.74	607,821	- 6.37	569,104
26. Other Liabilities for Borrowed Money	26,080	29.19	33,693	48.08	49,891
27. Mortgage Indebtedness	17,304	8.41	18,759	14.78	21,532
28. Acceptances Executed and Outstanding	68,988	25.85	86,819	- 18.94	70,373
29. Other Liabilities	191,193	38.33	264,482	- .79	262,398
30. TOTAL LIABILITIES	11,240,053	11.50	12,526,914	10.21	13,806,264
31. Subordinated Notes and Debentures	52,513	- 1.22	51,871	9.84	56,976

EQUITY CAPITAL:	31 DEC 80 283 State Banks	% Change	31 DEC 81 284 State Banks	% Change	31 DEC 82 282 State Banks
32. Preferred Stock	1,723	57.86	2,720	41.77	3,856
33. Common Stock	181,546	3.32	187,564	2.93	193,062
34. Surplus	247,879	5.06	260,416	5.99	276,020
35. Undivided Profits	469,295	12.28	526,926	11.66	588,385
36. Reserve for Contingencies	16,642	.31	16,693	8.12	18,048
37. TOTAL EQUITY CAPITAL	917,085	8.42	994,319	8.55	1,079,371
38. TOTAL LIABILITIES AND EQUITY CAPITAL	12,209,651	11.17	13,573,104	10.09	14,942,611

PERCENTAGE DISTRIBUTION OF ASSETS: RECENT TRENDS

	31 DEC 80 283 State Banks	31 DEC 81 284 State Banks	31 DEC 82 282 State Banks
Cash and Due	8.92	9.25	9.08
U. S. Government Obligations	16.11	16.41	17.10
All Other Bonds and Securities	10.64	9.90	9.20
Loans and Discounts (Gross)	54.49	52.55	51.91
Federal Funds Sold	4.51	5.86	6.71
Banking House & Fixtures	2.19	2.14	2.03
Real Estate & Investments	.33	.39	.45
Other Assets	2.76	3.22	3.49
	*	*	*

*Due to rounding the sum of the columns may not equal 100%.

PERCENTAGE DISTRIBUTION OF LIABILITIES AND CAPITAL ACCOUNTS: RECENT TRENDS

	31 DEC 80 283 State Banks	31 DEC 81 284 State Banks	31 DEC 82 282 State Banks
Total Deposits	86.13	84.84	85.88
Demand	(22.65)	(18.89)	(16.71)
Time	(63.49)	(65.95)	(69.17)
Common Stock	1.49	1.38	1.29
Surplus	2.03	1.92	1.85
Undivided Profits & Reserves	3.98	4.01	4.06
All Other Liabilities	5.93	7.45	6.92
	*	*	*

*Due to rounding the sum of each column may not equal 100%.

SELECTED STATE BANK COMPOSITE RATIOS: RECENT TRENDS

	R/C Line	31 DEC 80 283 State Banks	31 DEC 81 284 State Banks	31 DEC 82 282 State Banks
Cash and Due/Total Deposits	(1/24)	10.36	10.90	10.57
Cash, Bonds and Sec./Total Deposits	(1 thru 7/24)	41.42	41.93	41.19
Demand Deposits/Total Deposits	(24A(1)/24)	26.29	22.27	19.46
Time Deposits/Total Deposits	(24A(2)/24)	73.71	77.73	80.55
Loans/Deposits	(9A/24)	63.26	61.95	60.44
Loans (Net)/Deposits	(9C/24)	62.62	61.31	59.77
Equity Capital/Total Deposits	(37/24)	8.72	8.64	8.41
Total Capital/Total Deposits	(31+37/24)	9.22	9.09	8.86
Loan Reserve/Loans	(9B/9A)	1.01	1.02	1.11
Equity Capital/Risk Assets	(37/16-1,-2,-11)	9.32	9.10	9.04
Total Capital/Risk Assets	(31+37/16-1,-2,-11)	9.85	9.58	9.51
Loans/Total Assets	(9A/16)	54.49	52.55	51.91
Loans (Net)/Total Assets	(9C/16)	53.94	52.02	51.34
Total Capital/Total Assets	(31+37/16)	7.94	7.71	7.60
Total Capital/Loans	(31+37/9A)	14.58	14.67	14.65

STATE CHARTERED COMMERCIAL BANKS

COMPARATIVE STATEMENT OF INCOME

(000)

	31 DEC 80 283 State Banks	% Change	31 DEC 81 284 State Banks	% Change	31 DEC 82 282 State Banks
Total Operating Income	1,272,626	29.05	1,642,271	10.92	1,821,623
Average Bank Oper. Income	4,497	28.58	5,782	12.07	6,480
Total Operating Expenses	1,144,728	33.29	1,525,854	11.17	1,696,316
Average Bank Oper. Exp.	4,045	32.81	5,372	11.97	6,015
Income Before Taxes & Sec. Gain	127,898	- 8.98	116,417	7.64	125,309
Average Bank	452	- 9.51	409	8.56	444
Net Income	103,386	- 7.40	95,731	5.79	101,277
Average Bank Net Income	365	- 7.67	337	6.53	359

CONDITION OF INDIVIDUAL STATE CHARTERED CREDIT UNIONS

December 31, 1982

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
A.P.B. Co. Empls. Sav. Assn.	Chattanooga	137,351.98	105,568.60	125,645.46	
A.U.B. Empls.	Athens	101,538.28	96,701.00	77,715.38	
Aladdin Empls.	Nashville	1,903,581.74	1,617,577.53	888,101.61	10,250.00
Allied Printing Plant Empls.	Chattanooga	219,939.49	212,557.09	184,638.87	8,000.00
Alsimag	Chattanooga	1,920,176.82	1,172,478.32	1,415,639.54	257,442.00
Amana Empls.	Fayetteville	223,426.07	77,112.07	184,252.01	2,245.50
Amerco Empls. Sav. Assn.	Chattanooga	107,001.27	94,050.03	85,762.53	
American Sunbelt	Nashville	2,790,343.81	1,969,688.44	9,193.82	1,241,790.81
American Uniform	Cleveland	1,223,653.62	899,377.06	734,447.01	
APCO Empls.	Athens	271,021.06	197,318.50	257,016.07	
Aqua Glass Empls.	Adamsville	107,561.35	57,213.14	96,425.45	
Armira Corporation	Bolivar	142,292.30	127,740.89	123,782.85	
Athens Furniture Inc. Empls.	Athens	173,658.44	116,804.19	159,401.20	
Baptist Board Empls.	Nashville	9,276,108.38	6,545,345.13	3,734,134.28	4,235,413.30
Baptist Empls. C. U. of Tenn	Memphis	56,789.05	25,834.15	32,847.52	1,068.00
Baptist Hospital	Nashville	974,949.63	931,499.80	519,594.70	80,039.69
Baptist Hospital Empls.	Knoxville	382,261.80	373,673.26	312,456.37	
BCBST Empls.	Chattanooga	729,405.34	445,211.00	483,393.14	145,433.60
Blazer	Cleveland	372,832.54	334,361.13	311,434.88	
Bledsoe County	Pikeville	21,726.71	18,084.96	18,159.71	
Blue Flame	Nashville	1,048,349.26	78_,503.68	539,130.26	341,633.11
Blue Ridge	Kingsport	2,143,407.70	1,584,746.68	1,767,121.47	
BMH Empls.	Maryville	565,921.35	456,447.21	485,547.52	
Bowaters Empls.	Calhoun	14,529,140.40	12,215,428.37	5,001,937.65	1,279,357.72
BRC Sav. Assn.	McMinnville	142,084.84	116,113.57	105,705.89	
Bristol Tenn. Elec. System	Bristol	221,523.88	154,163.66	136,559.02	
Bristol Tenn. Teacher	Bristol	575,998.05	494,884.55	495,128.97	
Brock Empls.	Chattanooga	471,109.29	342,189.31	393,840.35	
Brownie	Cleveland	174,813.65	167,331.89	147,280.96	
Buffalo	Johnson City	216,208.46	82,315.95	175,166.58	
C.P.M. Empls.	Cleveland	56,787.03	44,966.30	48,851.81	
Caney Fork Cooperative	McMinnville	331,642.72	199,198.00	288,481.49	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Carta Empls.	Chattanooga	208,881.02	126,735.12	184,724.16	
Casco	Nashville	419,057.04	311,836.40	309,665.04	14,621.83
Cavalier	Chattanooga	186,033.85	128,351.91	166,064.65	
Ceco of Milan	Milan	126,450.19	101,394.53	113,985.49	
Cedars of Lebanon	Lebanon	600,245.65	499,440.84	254,232.38	305,525.00
CEMC Empls.	Clarksville	228,024.07	202,335.97	157,214.13	24,377.70
Chattanooga Barber's	Chattanooga	41,405.66	33,221.86	32,241.29	
Chattanooga Dupont Empls.	Chattanooga	13,366,402.66	4,962,942.81	5,053,183.59	1,815,394.35
Chattanooga Federal Empls.	Chattanooga	6,139,078.93	4,709,690.39	3,185,543.20	2,250,836.24
Chattanooga Gas Company	Chattanooga	293,012.79	254,936.88	246,879.12	
Chattanooga Mem. Hosp. Empls.	Chattanooga	1,465,945.47	1,329,140.89	1,331,229.11	
Chattanooga Refinery	Chattanooga	190,902.73	151,521.95	156,502.89	
City Empls.	Chattanooga	3,661,173.22	3,000,013.59	1,738,517.71	258,859.92
City Empls.	Knoxville	8,741,530.95	5,185,643.03	2,243,190.17	5,687,212.72
City of Johnson City Empls.	Johnson City	175,628.13	98,606.20	130,936.49	27,929.20
City of Memphis	Memphis	20,996,540.03	13,933,930.12	6,766,605.98	
Cleveland-Jackson Sav. Assn.	Cleveland	124,056.16	102,264.58	104,644.96	
Coats Empls.	Lavergne	56,694.42	30,814.32	40,195.33	
Cobble Chattanooga	Chattanooga	577,777.29	360,401.74	507,018.26	
Cobble-Muse Empls.	Chattanooga	72,705.23	57,284.47	66,276.23	
Coca-Cola Empls.	Chattanooga	554,631.98	443,860.00	471,593.58	
Collegedale	Collegedale	7,987,829.18	5,868,247.25	3,819,063.72	52,849.38
Columbia Sponge	Columbia	1,171,199.50	560,755.66	492,336.46	295,805.33
Conalco Empls.	Jackson	2,976,282.19	1,750,380.56	2,027,548.24	19,835.00
Consolidated Aluminum Columbia Empls.	Columbia	47,365.55	34,750.41	37,331.74	
Cooke Manufacturing Empls.	Cleveland	65,602.37	56,570.87	61,817.70	
Correction	Nashville	555,067.73	538,952.72	407,017.36	56,435.69
Corroon & Black	Nashville	1,482,110.25	1,390,032.88	480,817.40	762,994.05
Crane Chattanooga Empls.	Chattanooga	700,828.08	553,953.35	578,933.35	
Cumberland Corporation Empls.	Chattanooga	145,238.00	123,075.00	123,659.00	
Cumberland Teachers	Crossville	350,134.17	218,026.37	327,905.61	
D. P. Empls.	Chattanooga	300,773.45	239,429.52	254,064.76	
D.H.S.	Nashville	1,911,747.14	1,348,816.87	1,304,558.97	347,925.15
Davis Brothers Empls.	Memphis	38,376.73	28,252.67	32,226.61	
Diamond G. Sav. Assn.	Greeneville	368,679.45	337,770.13	218,870.28	
Dixie Line	Nashville	2,256,684.30	1,949,233.69	1,599,066.89	216,854.27
Dobbs-Life Savers Empls. Assn.	Memphis	2,861,647.46	1,992,428.89	1,885,503.91	826,738.02
Dodge Empls.	Rogersville	211,667.32	191,792.45	180,661.79	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
DOT	Nashville	1,745,349.46	1,348,547.40	1,429,291.72	
Dremco	Shelbyville	737,561.83	502,935.70	267,502.57	372,141.02
Dupont Memphis Plant Empls.	Memphis	5,461,652.19	2,515,750.34	2,296,384.33	688,821.21
Dyersburg City Empls.	Dyersburg	170,258.89	153,122.72	142,261.40	
EAC	Nashville	744,986.26	591,743.57	332,837.17	157,001.88
E.P.B. Empls.	Chattanooga	6,433,494.43	4,184,434.19	3,077,878.77	75,145.68
Eagle Bend Ind. Park Empls.	Clinton	138,445.42	119,350.15	113,830.85	1,500.00
East Tennessee Educators	Johnson City	1,494,929.66	1,051,422.52	1,126,258.31	
Eastex-Bruce	Memphis	214,100.78	181,677.19	187,401.09	
Eastman	Kingsport	112,106,119.91	55,507,428.50	48,048,838.43	6,469,124.21
Eastwood Hosp. Empls.	Memphis	55,434.32	37,818.99	50,082.76	
Eaton Corporation Gallatin	Gallatin	1,004,058.98	852,833.34	859,998.93	
Eaton-Humboldt Empls.	Humboldt	94,231.56	62,549.44	76,724.40	
Eclipse Lookout Empls.	Chattanooga	51,570.03	28,127.75	37,521.45	
Educators	Nashville	38,250,214.04	24,940,471.48	11,255,791.88	1,990,995.03
Electric Service	Nashville	8,740,694.91	6,741,423.77	3,438,891.34	2,847,057.19
Elizabethton Teachers'	Elizabethton	772,085.19	631,322.19	604,383.44	53,500.00
Empls. C. U. Coca-Cola Bottling Works	Nashville	233,646.60	219,806.16	192,848.32	
Employment Security	Nashville	3,854,243.41	3,235,590.58	2,275,766.25	89,372.36
Engineered Prod. Empls. Sav. Assn.	Dandridge	32,640.30	30,051.49	27,073.98	
EPCO	Shelbyville	1,612,591.36	1,164,731.47	760,479.48	682,921.59
Erlanger Hosp. Empls.	Chattanooga	2,130,236.09	1,531,905.01	1,671,982.67	
ET&WNC Empls.	Johnson City	230,331.19	68,297.88	131,508.76	
Forest Hill Dairy	Memphis	138,341.96	91,787.83	125,686.79	
Formex Company Empls.	Greeneville	327,721.85	229,765.70	266,921.73	
Fort Sanders Hosp. Empls.	Knoxville	865,009.14	761,204.29	725,145.69	1,000.00
Free Press	Chattanooga	598,894.47	478,955.29	367,213.50	154,500.00
Friendly Service	Nashville	637,121.46	408,766.32	379,616.97	86,526.00
Fulton Empls.	Knoxville	7,140,070.79	5,470,529.85	4,251,413.07	
Gallatin Steam Plant	Gallatin	1,226,787.46	947,774.22	1,044,461.16	
GAPCO Empls.	Gallatin	42,303.65	23,615.59	38,909.19	
Genesco Empls. Cr. Assn.	Nashville	16,287,110.83	12,171,105.43	6,459,761.49	561,111.66
GGT Schools Empls.	Greeneville	372,507.46	314,981.26	273,049.79	
Gibson Co. Health Sevices	Trenton	111,538.54	64,421.72	76,079.48	
Gilman Empls. Sav. Assn.	Chattanooga	212,876.82	183,619.60	153,001.17	
Gleason H.I. Savers'	Gleason	77,343.08	60,973.63	68,569.69	
Goldsmith Empls.	Memphis	1,745,352.39	854,554.05	1,342,354.02	
Goodyear Tire & Rubber Empls.	Union City	475,753.51	332,402.88	450,939.22	510.46

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Government Empls. CU of East Tenn.	Mountain Home	4,027,238.87	2,309,484.63	2,403,036.87	115,237.73
Great Lakes	Elizabethton	487,027.63	298,629.37	398,884.04	
Green Charger	Harrison	290,294.31	265,324.39	251,255.93	
Green Manufacturing Empls.	Greeneville	104,128.43	68,336.87	80,958.81	
Greeneville City Empls.	Greeneville	519,660.56	466,627.60	437,695.54	
Greeneville Works Empls. Sav. Assn.	Greeneville	133,727.06	112,346.25	113,409.55	5,000.00
H.I.S. Bruceton Sav. Assn.	Bruceton	462,091.80	327,609.71	367,925.50	
Hamblen County Educators	Morristown	139,045.90	92,685.83	120,514.25	
Happy Valley	Elizabethton	5,330,668.62	4,436,996.94	1,714,643.69	2,958,505.84
Hardin County Hosp. Empls.	Savannah	71,673.70	48,213.74	40,083.97	18,000.00
Harman International	Bolivar	150,007.23	133,268.73	113,520.32	
Heil-Quaker Empls.	Lewisburg	1,440,633.87	990,897.46	1,218,426.14	
Hermitage	Nashville	1,060,132.14	976,231.26	753,201.07	2,000.00
HIS Hohen' Assn.	Hohenwald	92,291.87	71,036.02	52,229.01	
Holiday Inns Empls. C. U., Inc.	Memphis	12,186,455.28	9,061,080.80	7,160,645.14	
Holley Industrial Empls.	Paris	4,787,092.22	2,483,111.15	3,191,050.85	939,182.85
Holliston Mills Empls.	Kingsport	528,105.18	435,286.95	322,219.69	122,150.10
Holston Valley Community Hosp.	Kingsport	1,070,242.08	804,150.30	953,945.88	6,000.00
Hospital Empls.	Memphis	1,518,320.55	1,197,967.71	1,042,572.98	11,199.28
Hurd Empls.	Greeneville	207,326.67	185,867.17	170,189.26	
IBEW Local #846	Chattanooga	660,091.62	640,046.81	446,774.87	96,039.58
Ideal Empls.	Murfreesboro	60,220.12	39,267.20	50,085.78	2,000.00
Illinois Central Gulf Empls.	Memphis	2,280,123.94	1,618,565.60	1,870,495.00	175,435.76
Indian Path Hosp. Empls. Sav. Assn.	Kingsport	202,618.88	151,345.38	170,622.59	
Industrial Credit Union	Lewisburg	196,471.29	169,076.30	166,247.54	
Ingram Industries Credit Assn.	Nashville	81,619.24	23,775.44	63,589.78	
Ironworkers Local 704	Chattanooga	81,947.89	74,690.13	53,014.40	
ITT North	Johnson City	288,266.26	179,050.04	155,825.40	
J.H.J. Empls.	Springfield	152,432.08	138,310.69	76,949.90	
J.H.S. Empls.	Humboldt	43,770.59	21,503.16	36,662.22	
J.M.C. Hosp. Empls.	Jackson	163,321.75	129,348.86	140,358.14	
Jack Daniel Empls.	Lynchburg	1,125,432.86	706,982.92	992,104.38	
Jackson City and County Empls.	Jackson	1,060,797.04	779,659.07	636,946.86	301,187.14
Jackson-Madison Co. Teachers	Jackson	4,574,146.50	4,219,267.81	3,078,299.38	35,328.14
Jamison Empls.	Nashville	127,707.77	117,621.96	86,572.68	
Jefferson Co. Educators'	Dandridge	164,651.69	143,435.79	152,519.33	
Jefferson Mem. Hosp. Sav. Assn.	Jefferson City	100,220.88	67,749.49	72,885.92	10,562.50
Jersey Farms Empls.	Nashville	168,945.07	85,634.67	131,908.29	
John Deere Empls.	Memphis	2,101,712.83	1,510,447.28	855,394.34	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
John Sevier TVA Empls.	Rogersville	1,195,115.95	888,668.92	948,756.09	25,400.00
Johnson City Federal Empls.	Johnson City	209,490.06	153,768.83	166,405.64	
Johnsonville TVA Empls.	New Johnsnvle	3,974,635.85	2,256,953.05	2,261,327.65	98,323.87
Josten's Empls.	Shelbyville	88,257.00	68,717.83	73,282.55	
K.E.M.B.A. Memphis	Memphis	5,426,353.72	4,321,199.85	2,833,679.13	43,352.27
Kern's Empls.	Knoxville	380,887.22	338,760.47	289,495.92	
Kingsport Postal & Federal Empls.	Kingsport	486,554.65	436,864.65	388,758.80	
Kingsport Press	Kingsport	4,718,522.61	3,142,695.74	2,131,416.63	218,474.99
Kingston TVA Empls.	Kingston	1,602,313.44	954,105.95	1,442,679.79	
Knox Co. Empls.	Knoxville	494,607.87	464,860.77	361,811.67	540.20
Knoxville News-Sentinel Empls.	Knoxville	836,932.34	486,336.62	689,912.61	
Knoxville Post Office	Knoxville	7,623,431.49	6,531,102.62	5,015,294.22	96,566.77
Knoxville Real Estate	Knoxville	481,451.06	360,065.53	246,624.29	217,629.56
Knoxville Teachers	Knoxville	10,023,684.03	7,815,077.61	9,116,639.38	
Knoxville TVA Empls.	Knoxville	88,114,504.84	58,071,578.45	32,652,837.54	3,095,623.26
KRE	Dayton	104,488.85	93,606.11	90,374.13	
L.M.P.C.O. Empls. Cr. Assn.	Lexington	116,386.49	95,128.80	99,516.38	
La-Z-Boy Tenn. Empls. Sav. Assn.	Dayton	254,706.40	237,401.32	180,933.18	4,070.00
Lakeside Empls.	New Johnsnvle	3,654,470.44	2,664,606.75	2,060,472.67	2,789.07
Langston Bag Co. Empls. Sav. Assn.	Memphis	29,771.68	22,768.90	25,958.40	
Lanier Clothes Empls. Cr. Assn.	Decherd	179,164.84	107,626.67	137,258.93	5,100.00
League Central	Chattanooga	14,345,758.02	8,895,753.16	9,998,843.27	2,248,749.44
Lear Siegler Sav. Assn.	Morristown	76,977.02	73,668.96	58,813.33	
Leon-Ferenbach Empls.	Johnson City	61,194.39	54,163.78	32,527.89	
Lodge 2212	Cookeville	88,802.11	76,225.31	66,964.51	
Lowland	Lowland	8,818,491.64	4,222,030.89	5,251,943.61	87,722.27
M.B.C. Empls.	Chattanooga	572,224.43	501,047.54	496,301.87	
M.H.A.	Memphis	397,461.68	378,360.05	30[illegible],704.47	
M.P.D. Empls.	Nashville	1,532,445.38	795,110.09	93[illegible],318.14	28,979.67
Madison Co. Ind. Park Cr. Assn.	Jackson	391,774.69	251,079.00	35[illegible],932.64	14,500.00
Magic Chef Sav. Assn.	Cleveland	1,109,439.54	850,913.93	93[illegible],469.14	90,909.52
Magnavox Empls.	Greeneville	9,058,379.45	6,569,358.00	4,676,526.92	36,854.49
Marbruco	Nashville	120,312.51	104,893.37	96,831.38	
Maryville Municipal	Maryville	413,696.59	404,810.33	307,527.74	48,216.56
Mason-Dixon Empls.	Kingsport	11,958,340.93	6,937,660.38	6,679,544.05	27,379.26
Maury Educators'	Columbia	540,005.87	218,010.71	393,578.11	60,500.00
McDowell Ind. Empls.	Memphis	87,153.50	64,968.05	77,181.01	
McKee Bakery Empls.	Collegedale	1,469,155.71	1,223,826.00	1,048,236.11	2,000.00

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
McKenzie Pajama Sav. Assn.	McKenzie	55,835.05	17,455.26	41,495.67	
McNairy Co. Educational	Selmer	76,095.50	72,358.71	51,373.07	
McQuiddy	Nashville	299,014.34	288,415.01	263,716.62	
Mead Harriman	Harriman	468,872.85	353,057.42	195,137.02	214,338.58
Mead Kingsport	Kingsport	10,488,850.19	6,672,770.31	6,547,028.78	
Medical Center	Johnson City	924,621.07	817,661.44	802,171.11	
Medical Center	Crossville	120,890.93	109,911.29	76,649.48	
Meharry-Hubbard	Nashville	649,059.27	624,816.49	510,754.79	65,542.13
Memorial Hosp. Sav. Assn.	Clarksville	1,107,820.86	980,866.41	386,223.01	170,515.77
Memphis and Shelby Co. Bar Assn.	Memphis	21,771.23	6,935.85	21,096.57	
Memphis Area Teachers	Memphis	54,806,263.11	40,848,703.96	32,380,034.28	
Memphis Furniture	Memphis	206,751.13	130,706.77	154,281.04	
Memphis Hardwood	Memphis	145,586.06	111,071.17	116,714.65	
Memphis Insurors Empls.	Memphis	30,109.04	28,552.20	27,440.87	
Memphis Kimberly-Clark Empls.	Memphis	14,543,034.54	8,910,375.39	6,843,868.71	116,042.23
Memphis Protein Empls.	Memphis	57,444.79	48,404.63	48,685.72	
Memphis Publishing Co. Empls.	Memphis	3,512,926.46	2,796,165.30	1,419,137.54	156,623.60
Memphis Purina	Memphis	17,248.94	14,589.00	14,678.25	
Metro Empls.	Nashville	1,991,171.36	1,899,871.18	1,522,223.78	56,750.58
Metropolitan Teachers	Nashville	561,722.51	420,913.43	340,201.05	
Miller's Empls. Sav. Assn.	Knoxville	1,325,845.60	1,134,259.40	1,027,793.08	
Modern Maid Sav. Assn.	Chattanooga	202,344.62	178,520.89	142,518.48	
Monsanto Empls.	Columbia	2,276,537.83	1,501,131.96	999,958.08	251,984.18
Morgan Co. Teachers	Wartburg	249,310.17	159,447.73	198,627.67	
Morristown Empls.	Morristown	212,657.93	156,333.04	160,406.40	40,909.36
MTEMC	Murfreesboro	771,497.75	513,404.03	410,636.36	
Municipal Empls.	Kingsport	1,159,441.84	707,246.43	661,133.69	374,188.36
Murray Ohio Sav. Assn.	Lawrenceburg	3,669,997.25	2,616,735.66	2,295,449.06	
N.C.G. Empls.	Chattanooga	56,758.12	53,628.43	49,874.96	
N.G.H.	Nashville	929,183.99	744,143.90	673,091.28	5,500.00
Nabrico Empls.	Nashville	472,022.39	360,438.46	469,408.68	
Nashville Firemen's	Nashville	2,023,838.45	1,484,876.33	855,010.38	355,049.98
Nashville Memorial Hosp.	Madison	2,107,111.25	1,354,510.30	1,097,447.77	35,006.01
Nashville Post Office	Nashville	9,322,481.36	8,533,783.81	2,650,939.64	2,063,715.28
Nashville Transit	Nashville	603,605.90	533,761.83	359,117.49	2,723.64
Nation Hosiery Empls.	Chattanooga	78,986.61	54,445.82	66,131.12	
Newport-Del Rio Sav. Assn.	Newport	26,419.17	7,813.59	23,336.87	
Newspaper and Printers	Nashville	1,326,027.51	1,158,031.81	671,876.00	484,619.33

RANKING OF STATE CHARTERED CREDIT UNIONS BY ASSETS

Name of Credit Union	City	Total Assets	1982 Rank	1981 Rank
Volunteer State Corporate Central	Chattanooga	120,274,052.59	1	3
Eastman	Kingsport	112,106,119.91	2	1
Knoxville TVA	Knoxville	88,114,504.84	3	2
Old Hickory Empls.	Old Hickory	57,317,915.49	4	4
Memphis Area Teachers'	Memphis	54,806,263.11	5	5
Educators	Nashville	38,250,214.04	6	6
Tennessee Telco	Nashville	29,678,063.82	7	7
U. S. Courthouse	Nashville	27,009,743.42	8	8
Tennessee Teachers	Nashville	21,074,631.11	9	10
City of Memphis	Memphis	20,996,540.03	10	9
Genesco Employees	Nashville	16,287,110.83	11	11
Memphis Kimberly-Clark Empls.	Memphis	14,543,034.54	12	14
Bowaters Employees	Calhoun	14,529,140.40	13	13
League Central	Chattanooga	14,345,758.02	14	12
Chattanooga Dupont Empls.	Chattanooga	13,366,402.66	15	17
State Credit Union Share Insurance Corporation	Chattanooga	12,416,938.00	16	16
Holiday Inns Employees Credit Union, Inc.	Memphis	12,186,455.28	17	18
Mason-Dixon Employees	Kingsport	11,958,340.93	18	15
Mead Kingsport	Kingsport	10,488,850.19	19	19
Knoxville Teachers	Knoxville	10,023,684.03	20	22
Nashville Post Office	Nashville	9,322,481.36	21	20
Baptist Board Employees	Nashville	9,276,108.38	22	21
Magnavox Employees	Greeneville	9,058,379.45	23	23
Lowland	Lowland	8,818,491.64	24	24
City Employees	Knoxville	8,741,530.95	25	28
Electric Service	Nashville	8,740,694.91	26	27
Plough's	Memphis	8,577,520.09	27	25
Collegedale	Collegedale	7,987,829.18	28	26
Knoxville Post Office	Knoxville	7,623,431.49	29	29
Fulton Employees	Knoxville	7,140,070.79	30	30
E.P.B. Employees	Chattanooga	6,433,494.43	31	31
Chattanooga Federal Empls.	Chattanooga	6,139,078.93	32	34
Postal Employees	Memphis	6,021,321.36	33	35
Southern	Chattanooga	5,767,176.22	34	32
Dupont Memphis Plant Empls.	Memphis	5,461,652.19	35	38
K.E.M.B.A. Memphis	Memphis	5,426,353.72	36	36
Happy Valley	Elizabethton	5,330,668.62	37	33
Rohm and Haas Empls.	Knoxville	5,065,705.98	38	37
Holley Industrial Empls.	Paris	4,787,092.22	39	39
Kingsport Press	Kingsport	4,718,522.61	40	54
Jackson-Madison Co. Teachers	Jackson	4,574,146.50	41	40
Southern Railway Employees	Knoxville	4,473,394.95	42	41
Provident Employees	Chattanooga	4,152,337.22	43	43
Government Employees C. U. of East Tennessee	Mountain Home	4,027,238.87	44	47
Johnsonville TVA Employees	New Johnsonville	3,974,635.85	45	44

Name of Credit Union	City	Total Assets	1982 Rank	1981 Rank
TVA Western Employees	Jackson	3,911,793.93	46	49
Employment Security	Nashville	3,854,243.41	47	45
Murray Ohio Sav. Assn.	Lawrenceburg	3,669,997.25	48	50
City Employees	Chattanooga	3,661,173.22	49	46
Lakeside Employees	New Johnsonville	3,654,470.44	50	48
Memphis Publishing Co. Empls.	Memphis	3,512,926.46	51	51
Tennessee Workers	Nashville	3,387,504.27	52	53
The Berkline Empls. Sav. Assn.	Morristown	3,300,190.08	53	52
Postal Empls. C. U. of Jackson	Jackson	3,055,150.47	54	56
Conalco Employees	Jackson	2,976,282.19	55	55
Dobbs-Life Savers Empls. Assn.	Memphis	2,861,647.46	56	57
American Sunbelt	Nashville	2,790,343.81	57	*
Railway Mail Service	Memphis	2,306,626.36	58	68
Illinois Central Gulf Empls.	Memphis	2,280,123.94	59	58
Monsanto Employees	Columbia	2,276,537.83	60	59
Dixie Line	Nashville	2,256,684.30	61	60
P.I.A.S.	Nashville	2,229,623.98	62	62
Blue Ridge	Kingsport	2,143,407.70	63	64
Erlanger Hospital Employees	Chattanooga	2,130,236.09	64	61
Nashville Memorial Hospital	Nashville	2,107,111.25	65	71
John Deere Employees'	Memphis	2,101,712.83	66	69
Pet Milk Employees	Greeneville	2,029,898.52	67	67
Nashville Firemen's	Nashville	2,023,838.45	68	70
Metro Employees	Nashville	1,991,171.36	69	73
Alsimag	Chattanooga	1,920,176.82	70	63
D.H.S.	Nashville	1,911,747.14	71	66
Aladdin Employees	Nashville	1,903,581.74	72	72
Vanderbilt University Empls.	Nashville	1,823,040.51	73	77
Goldsmith Employees	Memphis	1,745,352.39	74	75
DOT	Nashville	1,745,349.46	75	78
St. Thomas Hosp. Empls.	Nashville	1,736,681.63	76	88
EPCO	Shelbyville	1,612,591.36	77	80
Kingston TVA Employees	Kingston	1,602,313.44	78	76
Wheland Employees	Chattanooga	1,601,851.29	79	74
St. Mary's Hosp. Empls.	Knoxville	1,570,835.76	80	81
M.P.D. Employees	Nashville	1,532,445.38	81	65
Hospital Employees	Memphis	1,518,320.55	82	85
East Tennessee Educators	Johnson City	1,494,929.66	83	93
Corroon & Black	Nashville	1,482,110.25	84	87
Washington Industries	Nashville	1,477,421.80	85	79
McKee Bakery Employees'	Collegedale	1,469,155.71	86	83
Chattanooga Memorial Hospital Employees	Chattanooga	1,465,945.47	87	89
Heil-Quaker Employees	Lewisburg	1,440,633.87	88	84
Newspaper and Printers	Nashville	1,326,027.51	89	82
Miller's Empls. Sav. Assn.	Knoxville	1,325,845.60	90	86
Tennessee Department of Safety	Nashville	1,231,926.36	91	90
Gallatin Steam Plant	Gallatin	1,226,787.46	92	94
American Uniform	Cleveland	1,223,653.62	93	92
O.M.C. Employees'	Charleston	1,221,818.14	94	105
John Sevier TVA Employees	Rogersville	1,195,115.95	95	95

Name of Credit Union	City	Total Assets	1982 Rank	1981 Rank
Shelby Central	Memphis	1,184,971.75	96	148
Columbia Sponge	Columbia	1,171,199.50	97	112
Reichhold-Ferro Employees	Nashville	1,165,503.72	98	97
Municipal Employees	Kingsport	1,159,441.84	99	130
Jack Daniel Employees	Lynchburg	1,125,432.86	100	120
Magic Chef Sav. Assn.	Cleveland	1,109,439.54	101	96
Memorial Hosp. Sav. Assn.	Clarksville	1,107,820.86	102	99
TFC	Lavergne	1,080,070.05	103	121
Holston Valley Hospital & Medical Center	Kingsport	1,070,242.08	104	118
Jackson City & County Empls.	Jackson	1,060,797.04	105	100
Hermitage	Nashville	1,060,132.14	106	109
Blue Flame	Nashville	1,048,349.26	107	102
Tri-State Container	Elizabethton	1,029,942.36	108	103
Olan Mills Sav. Assn.	Chattanooga	1,016,525.06	109	101
Eaton Corporation Gallatin	Gallatin	1,004,058.98	110	108
Tennessee Textile Employees	Bemis	999,973.20	111	98
Baptist Hospital	Nashville	974,949.63	112	117
N.G.H.	Nashville	929,183.99	113	104
Medical Center	Johnson City	924,621.07	114	114
Tennessee Paper Mills	Chattanooga	924,372.59	115	111
Ortec Employees	Oak Ridge	905,596.18	116	110
Fort Sanders Hosp. Empls.	Knoxville	865,009.14	117	124
Knoxville News-Sentinel Empls.	Knoxville	836,932.34	118	119
YAT Employees	Lenoir City	827,085.10	119	113
Times Printing Company	Chattanooga	804,179.92	120	106
WSM/WSMV	Nashville	779,252.52	121	151
Elizabethton Teachers'	Elizabethton	772,085.19	122	123
MTEMC	Murfreesboro	771,497.75	123	116
O.C.F. Employees'	Jackson	770,462.29	124	131
E.A.C.	Nashville	744,986.26	125	142
Signal Cement Workers	Chattanooga	737,740.46	126	115
Dremco	Shelbyville	737,561.83	127	125
BCBST Employees	Chattanooga	729,405.34	128	128
Crane Chattanooga Empls.	Chattanooga	700,828.08	129	107
IBEW Local 846	Chattanooga	660,091.62	130	139
Meharry-Hubbard	Nashville	649,059.27	131	126
Friendly Service	Nashville	637,121.46	132	133
Wasiota	Madison	622,863.84	133	140
Nashville Transit	Nashville	603,605.90	134	132
Parcel Empls. of Tennessee	Memphis	602,170.50	135	185
Cedars of Lebanon	Lebanon	600,245.65	136	122
Free Press	Chattanooga	598,894.47	137	144
Sullivan County Educational Association	Kingsport	595,989.72	138	145
Watts Bar TVA Employees	Watts Bar Dam	592,242.87	139	129
Richards Employees	Memphis	586,582.36	140	188
Cobble Chattanooga	Chattanooga	577,777.29	141	134
Bristol Tennessee Teacher'	Bristol	575,998.05	142	141
M.B.C. Empls. Sav. Assn.	Chattanooga	572,224.43	143	135
Red Food Empls. Sav. Assn.	Chattanooga	570,123.81	144	160

Name of Credit Union	City	Total Assets	1982 Rank	1981 Rank
BMH Employees	Maryville	565,921.35	145	136
Metropolitan Teachers	Nashville	561,722.51	146	143
Correction	Nashville	555,067.73	147	147
Coca-Cola Employees'	Chattanooga	554,631.98	148	149
St. Jude Employees	Memphis	542,717.29	149	150
Maury Educators'	Columbia	540,005.87	150	158
Holliston Mills Employees	Kingsport	528,105.18	151	165
Greeneville City Empls.	Greeneville	519,660.56	152	152
Signal Employees	Chattanooga	496,412.91	153	115
Knox County Employees	Knoxville	494,607.87	154	159
Great Lakes	Elizabethton	487,027.63	155	162
Kingsport Postal & Federal Employees	Kingsport	486,554.65	156	161
Knoxville Real Estate	Knoxville	481,451.06	157	190
Goodyear Tire and Rubber Employees	Union City	475,753.51	158	169
Nabrico Employees	Nashville	472,022.39	159	127
Brock Employees	Chattanooga	471,109.29	160	163
Mead Harriman	Harriman	468,872.58	161	157
H.I.S. Bruceton Sav. Assn.	Bruceton	462,091.80	162	138
R. G.	Rutherford	457,455.01	163	155
Power Equipment Employees	Knoxville	453,651.35	164	137
Porter-Cable Employees	Jackson	431,544.89	165	178
Casco	Nashville	419,057.04	166	167
Tennessee Pride Employees	Madison	416,292.58	167	170
Maryville Municipal	Maryville	413,696.59	168	177
Werthan Employees	Nashville	405,295.95	169	168
M.H.A.	Memphis	397,461.68	170	173
Madison County Industrial Park Credit Association	Jackson	391,774.69	171	172
Baptist Hospital Empls.	Knoxville	382,261.80	172	174
Kern's Employees	Knoxville	380,887.22	173	171
Park View Hospital	Nashville	380,777.83	174	179
Blazer	Cleveland	372,832.54	175	183
GGT Schools Employees	Greeneville	372,507.46	176	180
Diamond G. Sav. Assn.	Greeneville	368,679.45	177	181
Southern Bankers'	Knoxville	357,937.81	178	146
Pathway	Cleveland	354,458.85	179	164
Cumberland Teachers	Crossville	350,134.17	180	187
R.M.F. Employees'	Chattanooga	345,966.82	181	166
Caney Fork Cooperative	McMinnville	331,642.72	182	182
Formex Company Employees	Greeneville	327,721.85	183	175
Velsicol Employees	Chattanooga	306,380.53	184	202
Parkridge	Chattanooga	305,279.28	185	193
D. P. Employees	Chattanooga	300,773.45	186	196
McQuiddy	Nashville	299,014.34	187	192
Chattanooga Gas Company	Chattanooga	293,012.79	188	195
Green Charger	Harrison	290,294.31	189	184
ITT North	Johnson City	288,266.26	190	156
Professional Teachers	McMinnville	280,184.35	191	197
Transit Employees	Knoxville	278,512.83	192	206

Name of Credit Union	City	Total Assets	1982 Rank	1981 Rank
APCO Employees'	Athens	271,021.06	193	199
La-Z-Boy Tenn. Empls. Sav. Assn.	Dayton	254,706.40	194	211
Morgan County Teachers	Wartburg	249,310.17	195	203
Opryland Employees'	Nashville	244,330.99	196	255
Vinylex Employees	Knoxville	243,071.12	197	227
Employees CU Coca-Cola Bottling Works	Nashville	233,646.60	198	215
Wallace Hardware Empls.	Morristown	232,184.97	199	207
ET&WNC Employees	Johnson City	230,331.19	200	153
CEMC Employees	Clarksville	228,024.07	201	205
UNARCO Employees	Springfield	225,509.03	202	200
Amana Employees'	Fayetteville	223,426.07	203	204
Bristol Tenn Electric System	Bristol	221,523.88	204	232
Allied Printing Plant Empls.	Chattanooga	219,939.49	205	213
Buffalo	Johnson City	216,208.46	206	209
Eastex-Bruce	Memphis	214,100.78	207	210
Gilman Empls. Sav. Assn.	Chattanooga	212,876.82	208	226
Morristown Employees	Morristown	212,657.93	209	221
Dodge Employees'	Rogersville	211,667.32	210	201
Super Bubble Sav. Assn.	Memphis	210,940.81	211	223
Top-O-Ring Employees	Lebanon	210,913.78	212	218
Johnson City Federal Empls.	Johnson City	209,490.06	213	212
Carta Employees'	Chattanooga	208,881.02	214	208
Volunteer	Chattanooga	208,444.06	215	220
Hurd Employees	Greeneville	207,326.67	216	231
Memphis Furniture	Memphis	206,751.13	217	216
Indian Path Hospital Empls. Sav. Assn.	Kingsport	202,618.88	218	233
Modern Maid Sav. Assn.	Chattanooga	202,344.62	219	186
Industrial	Lewisburg	196,471.29	220	239
Oakley Fashions Employees	Jackson	191,657.79	221	214
PRC Empls. Credit Assn.	Paris	191,028.66	222	219
Chattanooga Refinery	Chattanooga	190,902.73	223	217
Cavalier	Chattanooga	186,033.85	224	224
Lanier Clothes Empls. Cr. Assn.	Decherd	179,164.84	225	258
City of Johnson City Empls.	Johnson City	175,628.13	226	228
Brownie	Cleveland	174,813.65	227	241
Athens Furniture Inc. Empls.	Athens	173,658.44	228	237
T.E.C. Employees'	Chattanooga	172,505.24	229	245
Dyersburg City Employees	Dyersburg	170,258.89	230	266
Park West Hosp. Empls.	Knoxville	169,977.13	231	265
Jersey Farms Employees	Nashville	168,946.07	232	225
Jefferson County Educators	Dandridge	164,651.69	233	249
J.M.C. Hospital Empls.	Jackson	163,321.75	234	194
J.H.J. Employees	Springfield	152,432.08	235	268
Harman International	Bolivar	150,007.23	236	230
Tazewell Textile Empls.	New Tazewell	149,321.77	237	257
Memphis Hardwood	Memphis	145,586.06	238	250
Cumberland Corporation Empls.	Chattanooga	145,238.00	239	235
WCG Employees	Martin	143,868.43	240	277
Pruett's and M. & J. Empls.	Chattanooga	142,440.01	241	236
Armira Corporation	Bolivar	142,292.30	242	238

Name of Credit Union	City	Total Assets	1982 Rank	1981 Rank
BRC Sav. Assn.	McMinnville	142,084.84	243	251
Wico	Chattanooga	139,116.19	244	240
Hamblen County Educators	Morristown	139,045.90	245	256
Eagle Bend Ind. Park Empls.	Powell	138,445.42	246	247
Forest Hill Dairy	Memphis	138,341.96	247	254
Teamsters Local #327	Nashville	137,555.54	248	234
A.P.B. Co. Empls. Sav. Assn.	Chattanooga	137,351.98	249	262
Greeneville Works Employees Sav. Assn.	Greeneville	133,727.06	250	248
Jamison Employees	Nashville	127,707.77	251	252
Tennessee Mill Employees	Knoxville	127,427.00	252	279
CBDO of Milan	Milan	126,450.19	253	301
Cleveland-Jackson Sav. Assn.	Cleveland	124,056.16	254	269
White Wing Pub. Sav. Assn.	Cleveland	122,931.84	255	281
Medical Center	Crossville	120,890.93	256	261
Marbruco	Nashville	120,312.51	257	260
Texas Boot Empls. Cr. Organ.	Lebanon	120,059.28	258	229
Pafco	Chattanooga	118,414.22	259	274
Powermatic Employees	McMinnville	116,476.11	260	273
L.M.P.C.O. Empls. Cr. Assn.	Lexington	116,386.49	261	284
Slimco Employees	Nashville	115,492.54	262	276
TPI Empls. Sav. Assn.	Johnson City	112,986.48	263	283
Gibson Co. Health Services	Trenton	111,538.54	264	295
Robinson Mfg. Empls.	Dayton	111,000.32	265	285
Aqua Glass Employees	Adamsville	107,561.35	266	304
Amerco Empls. Sav. Assn.	Chattanooga	107,001.27	267	288
Purina Mills	Nashville	105,180.45	268	271
KRE	Dayton	104,488.85	269	290
Green Manufacturing Empls.	Greeneville	104,128.48	270	244
A.U.B. Employees'	Athens	101,538.28	271	272
Jefferson Memorial Hospital Sav. Assn.	Jefferson City	100,220.88	272	296
U.S.T.C. Employees	Nashville	98,045.10	273	270
Old Pig Iron	Memphis	95,622.21	274	243
Niota Industrial Sav. Assn.	Niota	95,332.70	275	280
Simco Sav. Assn.	Chattanooga	95,208.77	276	253
Railway Postal Empls.	Nashville	94,551.17	277	222
Eaton Humboldt Empls.	Humboldt	94,231.56	278	267
HIS Hohen' Assn.	Hohenwald	92,291.87	279	259
Schlegal Tenn. Empls.	Maryville	90,785.15	280	275
Lodge 2212	Cookeville	88,802.11	281	287
Sun Employees	Jackson	88,488.48	282	314
Josten's Employees	Shelbyville	88,257.00	283	298
McDowell Ind. Empls.	Memphis	87,153.50	284	293
Ironworkers Local #704	Chattanooga	81,947.89	285	313
Ingram Ind. Cr. Assn.	Nashville	81,619.24	286	*
Nation Hosiery Empls.	Chattanooga	78,986.61	287	303
Wurzburg Brothers Empls.	Memphis	78,382.71	288	294
Gleason H.I. Savers'	Gleason	77,343.08	289	305
Lear Siegler Sav. Assn.	Morristown	76,977.02	290	320
McNairy Co. Educational	Selmer	76,095.50	291	306

Name of Credit Union	City	Total Assets	1982 Rank	1981 Rank
Toddler	Cleveland	75,293.83	292	310
Paramount Employees	Murfreesboro	74,312.74	293	297
Cobble-Muse Employees'	Chattanooga	72,705.23	294	291
Tennessee Handbag Sav. Assn.	Dandridge	72,504.27	295	308
Saltillo Mfg. Co. Credit Assn.	Saltillo	72,315.58	296	300
Harden Co. Hosp. Empls.	Savannah	71,673.70	297	316
Rainbo Employees	Johnson City	70,254.16	298	321
Cooke Mfg. Empls.	Cleveland	65,602.37	299	309
Tuftco Employees'	Chattanooga	61,829.35	300	299
Tennessee Grange	Seymour	61,485.32	301	322
Leon-Ferenbach Employees	Johnson City	61,194.39	302	319
Ideal Employees	Murfreesboro	60,220.12	303	312
Memphis Protein Empls.	Memphis	57,444.79	304	332
Tappan Springfield Empls.	Springfield	57,041.40	305	336
Baptist Empls. CU of Tenn.	Memphis	56,789.05	306	338
C.P.M. Employee's	Cleveland	56,787.03	307	329
N.C.G. Employees'	Chattanooga	56,758.12	308	307
Coats Employees'	Lavergne	56,694.42	309	326
McKenzie Pajama Sav. Assn.	McKenzie	55,835.05	310	324
Eastwood Hosp. Empls.	Memphis	55,434.32	311	341
St. John	Memphis	53,032.84	312	318
Rhea-Dayton-Bryan	Dayton	52,518.66	313	317
Eclipse Lookout Empls.	Chattanooga	51,570.03	314	315
Scholze Tannery Empls.	Chattanooga	50,036.00	315	325
Olivet Baptist	Memphis	49,388.58	316	328
Consolidated Aluminum Columbia Employees CU	Columbia	47,365.55	317	311
North Side Hosp. Empls.	Johnson City	44,987.64	318	331
J.H.S. Employees	Humboldt	43,770.59	319	330
GAPCO Employees'	Gallatin	42,303.65	320	337
Chattanooga Barber's	Chattanooga	41,405.66	321	323
Town & Country Empls.	Chattanooga	38,793.31	322	334
Davis Brothers Empls.	Memphis	38,376.73	323	335
Engineered Prod. Empls. Sav. Assn.	Dandridge	32,640.30	324	340
Union City & Obion County Teachers	Union City	30,298.59	325	350
T.F.B.	Chattanooga	30,242.09	326	344
Memphis Insurors Empls.	Memphis	30,109.04	327	345
Langston Bag Co. Empls. Sav. Assn.	Memphis	29,771.68	328	339
Newport-Del Rio Sav. Assn.	Newport	26,419.17	329	343
Polyloom	Dayton	23,661.41	330	342
Memphis and Shelby County Bar Assn.	Memphis	21,771.23	331	356
Bledsoe County	Pikeville	21,726.71	332	348
W. J. Savage Empls.	Knoxville	20,799.31	333	333
Polk Co. Teachers	Copperhill	19,891.29	334	349
Memphis Purina	Memphis	17,248.94	335	353

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Niota Ind. Sav. Assn.	Niota	95,332.70	88,191.30	80,720.18	
North Side Hosp. Empls.	Johnson City	44,987.64	42,461.28	40,793.17	
O.C.F. Empls.	Jackson	770,462.29	637,510.50	672,819.33	
O.M.C. Empls.	Charleston	1,221,818.14	1,024,661.89	1,101,599.35	
Oakley Fashions Empls.	Jackson	191,657.79	174,489.78	85,405.79	
Olan Mills Sav. Assn.	Chattanooga	1,016,525.06	863,603.09	942,479.68	
Old Hickory Empls.	Old Hickory	57,317,915.49	47,050,910.40	27,296,043.33	161,719.68
Old Pig Iron	Memphis	95,622.21	77,230.04	83,270.37	
Olivet Baptist	Memphis	49,388.58	22,493.49	43,295.56	
Opryland Empls.	Nashville	244,330.99	136,572.24	106,954.11	117,108.35
Ortec Empls.	Oak Ridge	905,596.18	772,282.07	503,033.54	
P.I.A.S.	Nashville	2,229,623.98	1,959,117.59	1,815,633.64	
Pafco	Chattanooga	118,414.22	79,104.41	95,334.73	10,424.08
Paramount Empls.	Murfreesboro	74,312.74	55,970.46	59,675.15	2,198.33
Parcel Empls. of Tenn.	Memphis	602,170.50	292,067.87	580,473.43	1,786.57
Park View Hosp.	Nashville	380,777.83	230,505.26	319,114.65	384.92
Park West Hosp. Empls.	Knoxville	169,977.13	158,001.45	111,949.25	110.25
Parkridge	Chattanooga	305,279.28	296,246.77	246,510.23	20,365.12
Pathway	Cleveland	354,458.85	223,242.55	207,889.21	
Pet Milk Empls.	Greeneville	2,029,898.52	1,724,002.57	1,054,597.38	740,304.07
Plough's	Memphis	8,577,520.09	6,591,949.39	5,379,911.11	45,806.64
Polk County Teachers	Copperhill	19,891.29	10,685.33	12,797.81	
Polyloom	Dayton	23,661.41	14,152.56	17,418.77	
Porter-Cable Empls.	Jackson	431,544.89	267,586.59	230,150.40	24,173.33
Postal Empls.	Memphis	6,021,321.36	4,928,560.88	4,224,522.67	
Postal Empls. C. U. of Jackson	Jackson	3,055,150.47	2,394,700.78	2,275,930.22	71,036.12
Power Equipment Empls.	Knoxville	453,651.35	388,677.66	242,281.60	28,306.60
Powermatic Empls.	McMinnville	116,476.11	64,627.44	100,471.39	
PRC Empls. Cr. Assn.	Paris	191,028.66	147,918.70	127,439.32	33,091.81
Professional Teachers	McMinnville	280,184.35	154,220.14	199,190.41	61,000.00
Provident Empls.	Chattanooga	4,152,337.22	3,069,645.81	1,465,017.85	1,564,316.01
Pruett's and M. & J. Empls.	Chattanooga	142,440.01	119,739.65	108,291.64	500.00
Purina Mills	Nashville	105,180.45	72,401.02	89,281.94	
R. G.	Rutherford	457,455.01	309,193.86	416,698.54	
Railway Mail Service	Memphis	2,306,626.36	1,345,443.34	618,895.73	
Railway Postal Empls.	Nashville	94,551.17	27,848.71	3,373.70	
Rainbo Empls.	Johnson City	70,254.16	49,978.73	65,579.05	
Red Food Empls. Sav. Assn.	Chattanooga	570,123.81	457,978.40	516,877.19	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Reichhold-Ferro Empls.	Nashville	1,165,503.72	791,068.45	659,433.48	18,523.29
Rhea-Dayton-Bryan	Dayton	52,518.66	50,171.18	47,679.08	
Richards Empls.	Memphis	586,582.36	551,526.67	373,326.60	160,506.00
RMF Empls.	Chattanooga	345,966.82	254,415.21	201,185.21	94,000.00
Robinson Mfg. Empls.	Dayton	111,000.32	84,977.76	102,667.18	
Rohm and Haas Empls.	Knoxville	5,065,705.98	3,220,899.43	2,093,229.43	2,278,818.26
S.H.L. Empls.	Scotts Hill	14,273.35	5,207.35	14,087.73	
Saltillo Mfg. Co. Cr. Assn.	Saltillo	72,315.58	33,479.39	50,416.92	
Schlegal Tenn. Empls.	Maryville	90,785.15	71,464.75	83,523.75	
Scholze Tannery Empls.	Chattanooga	50,036.00	42,467.21	38,963.75	
Shelby Central	Memphis	1,184,971.75	1,010,813.14	1,064,701.31	
Signal Cement Workers	Chattanooga	737,740.46	711,856.80	578,265.98	
Signal Empls.	Chattanooga	496,412.91	324,188.05	402,850.60	
Simco Sav. Assn.	Chattanooga	95,208.77	83,066.24	72,636.50	
Slimco Empls.	Nashville	115,492.54	91,406.44	87,689.79	
Southern Bankers'	Knoxville	357,937.81	275,146.96	64,715.54	122,225.66
Southern	Chattanooga	5,767,176.22	4,665,096.99	4,411,054.39	817,222.68
Southern Electronics Empls.	Mosheim	10,010.54	4,089.70	9,224.73	
Southern Railway Empls.	Knoxville	4,473,394.95	3,177,468.58	2,548,064.05	798,146.14
St. John	Memphis	53,032.84	47,040.45	45,405.92	
St. Jude Empls.	Memphis	542,717.29	440,727.24	356,088.43	78,515.25
St. Mary's Hosp. Empls.	Knoxville	1,570,835.76	1,201,862.71	879,166.12	354,341.29
St. Thomas Hosp. Empls.	Nashville	1,736,681.63	1,034,992.02	887,341.00	56,294.86
State Credit Union Share Ins. Corp.	Chattanooga	12,416,938.00	305,070.00	9,030,279.00	
Sullivan County Educ. Assn.	Kingsport	595,989.72	430,006.90	528,709.07	
Sun Empls.	Jackson	88,488.48	70,717.82	35,547.91	44,739.15
Super Bubble Sav. Assn.	Memphis	210,940.81	160,321.90	178,061.19	
T.E.C. Empls.	Chattanooga	172,505.24	168,759.37	145,159.09	
T.F.B.	Chattanooga	30,242.09	4,323.81	26,902.72	
Tappan Springfield Empls.	Springfield	57,041.40	29,585.47	55,044.27	
Tazewell Texitle Empls.	Tazewell	149,321.77	74,338.59	132,257.46	
Teamsters Local 327	Nashville	137,555.54	119,197.85	113,420.45	
Tennessee Department of Safety	Nashville	1,231,926.36	1,182,316.17	621,997.11	96,985.46
Tennessee Grange	Seymour	61,485.32	48,568.04	45,366.98	
Tennessee Handbag Sav. Asn.	Dandridge	72,504.27	67,311.28	63,197.59	
Tennessee Mill Empls.	Knoxville	127,427.00	73,165.33	107,716.76	
Tennessee Paper Mills Empls.	Chattanooga	924,372.59	773,191.56	874,848.32	
Tennessee Pride Empls.	Madison	416,292.58	351,061.79	282,080.93	19,700.00

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Tennessee Teachers	Nashville	21,074,631.11	9,624,606.86	3,921,292.43	1,212,362.15
Tennessee Telco	Nashville	29,678,063.82	17,789,408.71	11,156,499.11	2,608,251.54
Tennessee Textiles Empls.	Bemis	999,973.20	788,982.83	781,142.86	4,000.00
Tennessee Workers	Nashville	3,387,504.27	2,484,120.32	2,353,983.73	
Texas Boot Empls. Cr. Organ.	Lebanon	120,059.28	73,217.53	81,040.58	
TFC	Lavergne	1,080,070.05	556,417.35	467,798.42	546,900.00
The Berkline Empls. Sav. Assn.	Morristown	3,300,190.08	2,878,534.40	882,701.54	249,150.14
Times Printing Company	Chattanooga	804,179.92	694,013.66	433,754.28	
Toddler	Cleveland	75,293.83	61,310.79	65,646.07	
Top-O-Ring Empls.	Lebanon	210,913.78	113,252.49	165,879.10	
Town & Country Empls.	Chattanooga	38,793.31	25,277.36	32,219.38	
TPI Empls. Sav. Assn.	Johnson City	112,986.48	94,437.74	98,243.29	2,000.00
Transit Empls.	Knoxville	278,512.83	247,958.60	162,057.28	54,882.45
Tri-State Container	Elizabethton	1,029,942.36	589,770.33	721,395.79	
Tuftco Empls.	Chattanooga	61,829.35	53,548.41	54,073.65	
TVA Western Empls.	Jackson	3,911,793.93	2,093,377.97	2,295,055.83	11,717.88
U. S. Courthouse	Nashville	27,009,743.42	16,470,446.37	13,909,794.85	
U.S.T.C. Empls.	Nashville	98,045.10	80,089.00	71,853.41	13,000.00
Unarco Empls.	Springfield	225,509.03	218,330.00	182,874.86	
Union City & Obion Co. Teachers	Union City	30,298.59	21,215.00	26,569.89	
Vanderbilt University Empls.	Nashville	1,823,040.51	1,406,477.28	1,601,142.21	
Velsicol Empls.	Chattanooga	306,380.53	239,999.28	165,919.35	114,586.76
Vinylex Empls.	Knoxville	243,071.12	212,653.53	157,816.30	
Volunteer	Chattanooga	208,444.06	181,113.95	174,771.53	
Volunteer State Corp. Central	Chattanooga	120,274,052.59	3,447,764.37		74,308,013.85
W. J. Savage Empls.	Knoxville	20,799.31	19,861.25	12,757.55	
Wallace Hardware Empls.	Morristown	232,184.97	173,554.87	136,831.43	
Washington Ind.	Nashville	1,477,421.80	1,250,233.91	1,284,004.82	
Wasiota	Madison	622,863.84	458,237.14	442,401.01	140,000.00
Watts Bar TVA Empls.	Watts Bar Dam	592,242.87	558,776.97	299,965.24	143,457.51
WCG Empls.	Martin	143,868.43	112,680.38	125,985.81	
Werthan Empls.	Nashville	405,295.95	348,020.19	230,733.85	132,843.86
Wheland Empls.	Chattanooga	1,601,851.29	1,245,077.64	829,843.53	26,653.96
White Wing Pub. Sav. Assn.	Cleveland	122,931.84	85,225.14	92,438.82	
Wico	Chattanooga	139,116.19	120,880.79	122,928.86	
WSM/WSMV	Nashville	779,252.52	566,261.37	281,034.61	438,500.00
Wurzburg Brothers Empls.	Memphis	78,382.71	70,830.41	58,256.96	
Yat Empls.	Lenoir City	827,085.10	388,761.37	671,057.79	
STATE CREDIT UNION TOTALS		**1,046,118,691.69**	**620,681,011.11**	**461,916,091.06**	**138,272,130.04**

Name of Credit Union	City	Total Assets	1982 Rank	1981 Rank
S.H.L. Employees	Scotts Hill	14,273.35	336	*
Southern Electronics Empls.	Mosheim	10,010.54	337	352

*New Credit Union

**Liquidated

PROFILE OF
COMPOSITE DATA:
STATE CREDIT UNIONS

GRAPHIC PROFILE
OF
STATE BANK AND CREDIT UNION
TRENDS

STATE CHARTERED CREDIT UNIONS COMPARATIVE STATEMENT OF CONDITION

NUMBER OF CREDIT UNIONS	361		364		358		337
STATEMENT OF CONDITION ASSETS	CALL DATE 12-31-79	% <CHANGE>	CALL DATE 12-31-80	% <CHANGE>	CALL DATE 12-31-81	% <CHANGE>	CALL DATE 12-31-82
CASH							
CASH & DUE FROM BANKS	11,372,408	11.06	12,629,655	3.64-	12,170,293	41.28	17,194,065
OTHER CASH ITEMS	236,283	46.14-	127,270	49.73-	63,981	239.06	216,934
CASH SHORT	43	54.38-	20	932.10	206	1061.91	2,398
TOTAL	11,608,735	9.89	12,756,946	4.10-	12,234,481	42.33	17,413,397
SECURITIES							
US GOVT SECURITIES	71,072,800	28.40	91,260,302	36.19	124,286,754	2.80	127,772,481
SAVINGS & LOAN DEPOSITS	11,418,842	71.97	19,637,189	11.60-	17,360,181	146.38	42,772,126
OTHER SECURITIES	18,357,440	121.45	40,651,890	120.02	89,442,182	140.88	215,446,577
TOTAL	100,849,083	50.27	151,549,381	52.48	231,089,118	67.03	385,991,186
LOANS & DISCOUNTS							
PERSONAL & CHATTEL MORT	496,685,684	4.40-	474,839,580	3.25-	459,421,720	3.31	474,650,272
REAL ESTATE MORTGAGE	103,964,635	5.80	109,991,033	26.31	138,930.770	2.28	142,102,948
LOANS TO OTHER CU'S	1,957,189	86.61-	262,137	1398.62	3,928,452	.02-	3,927,789
TOTAL	602,607,509	2.91-	585,092,751	2.94	602,280,943	3.06	620,681,011
RECEIVABLES							
ACCOUNTS RECEIVABLE	2,608,073	20.73	3,148,795	25.96-	2,331,472	109.97	4,895,407
ACCRUED INTEREST	1,238,898	41.77	1,756,388	62.00	2,845,325	21.72	3,463,335
TOTAL	3,846,971	27.51	4,905,183	5.54	5,176,797	61.47	8,358,743
FIXED ASSETS							
FURNITURE & FIXTURES	2,458,278	2.58	2,521,819	42.93	3,604,557	37.42	4,953,304
LAND & BUILDING	6,120,036	6.23	6,501,559	5.78	6,877,278	3.20	7,097,432
FIXED DEPRECIATION					2,323,794	29.60	3,011,686
TOTAL	8,578,314	5.19	9,023,378	9.59-	8,158,042	10.80	9,039,050
PRPD ITEMS & OTHER ASSETS							
PREPAID EXPENSES	681,424	.46	684,566	57.00	1,074,739	7.01-	999,418
PREPAID ST SHARE INS	3,104,901	6.54	3,308,112	17.32	3,880,913	70.04-	1,162,860
OTHER ASSETS	1,568,965	15.94	1,819,009	50.88	2,744,485	9.89-	2,473,023
TOTAL	5,355,291	8.52	5,811,687	32.49	7,700,138	39.80-	4,635,302
TOTAL ASSETS	732,845,906	4.95	769,139,329	12.68	866,639,522	20.71	1,046,118,691

STATEMENT OF CONDITION
LIABILITIES

CURRENT LIABILITIES							
ACCOUNTS PAYABLE	4,305,415	16.86	5,031,148	39.48	7,017,654	7.86-	6,465,922
TAXES PAYABLE	121,009	17.72-	99,572	17.00	116,496	17.34	136,694
NOTES PAYABLE	21,723,005	69.26-	6,677,749	311.11	27,453,040	23.54-	20,991,476
DIVIDENDS PAYABLE	3,646,085	18.73-	2,963,149	18.63	3,515,161	33.16	4,680,785
BANK OVERDRAFT	342,172	75.53	600,629	78.31-	130,260	55.27	202,253
CASH OVER	2,330	89.06-	255				3
TOTAL	30,140,020	49.00-	15,372,504	148.71	38,232,613	15.05-	32,477,136
OTHER LIABILITIES							
UNEARNED INTEREST	2,597,084	23.17-	1,995,449	50.59-	985,936	9.76-	889,666
MISC. LIABILITIES	12,194,080	50.56-	6,028,899	40.78-	3,570,244	26.58-	2,621,226
TOTAL	14,791,164	45.75-	8,024,348	43.22-	4,556,181	22.94-	3,510,892
MEMBERS' ACCOUNTS							
SHARES	475,640,701	3.47-	459,130,954	7.13-	426,413,025	8.33	461,916,091
SHARE DRAFTS					16,075,734	56.30	25,126,133
SPECIAL ACCOUNTS	160,534,254	42.34	228,504,323	78.45-	49,242,107	180.80	138,272,130
INVESTMENT CERTIFICATES					268,782,721	14.86	308,714,211
CHRISTMAS CLUB	1,031,876	33.34	1,375,874	35.18	1,859,914	33.12	2,475,899
TOTAL	637,206,832	8.13	689,011,152	10.65	762,373,503	22.84	936,504,465
RESERVES							
STATUTORY RESERVE	22,114,594	6.20	23,484,851	17.73	27,648,529	22.85	33,965,798
SPECIAL RESERVE	4,351,801	.44-	4,332,488	17.44	5,088,119	36.86	6,963,740
RESERVE FOR SHARE INS	2,846,417	7.28	3,053,732	30.67-	2,117,061	95.98-	85,201
RESERVE FOR DEPR	928,052	26.32	1,172,335	74.16-	302,890	1.19	306,504
RESERVE FOR CONTIN	8,639,134	11.62	9,642,787	5.57	10,179,654	11.21	11,320,325
TOTAL	38,880,000	7.22	41,686,195	8.76	45,336,254	16.11	52,641,570
UNDIVIDED PROFITS	11,827,889	27.20	15,045,127	7.28	16,140,969	30.01	20,984,627
TOTAL LIAB & CAPITAL	732,845,906	4.95	769,139,329	12.68	866,639,522	20.71	1,046,118,691

VARIOUS AVERAGES OF STATE CHARTERED CREDIT UNIONS

December 31, 1982

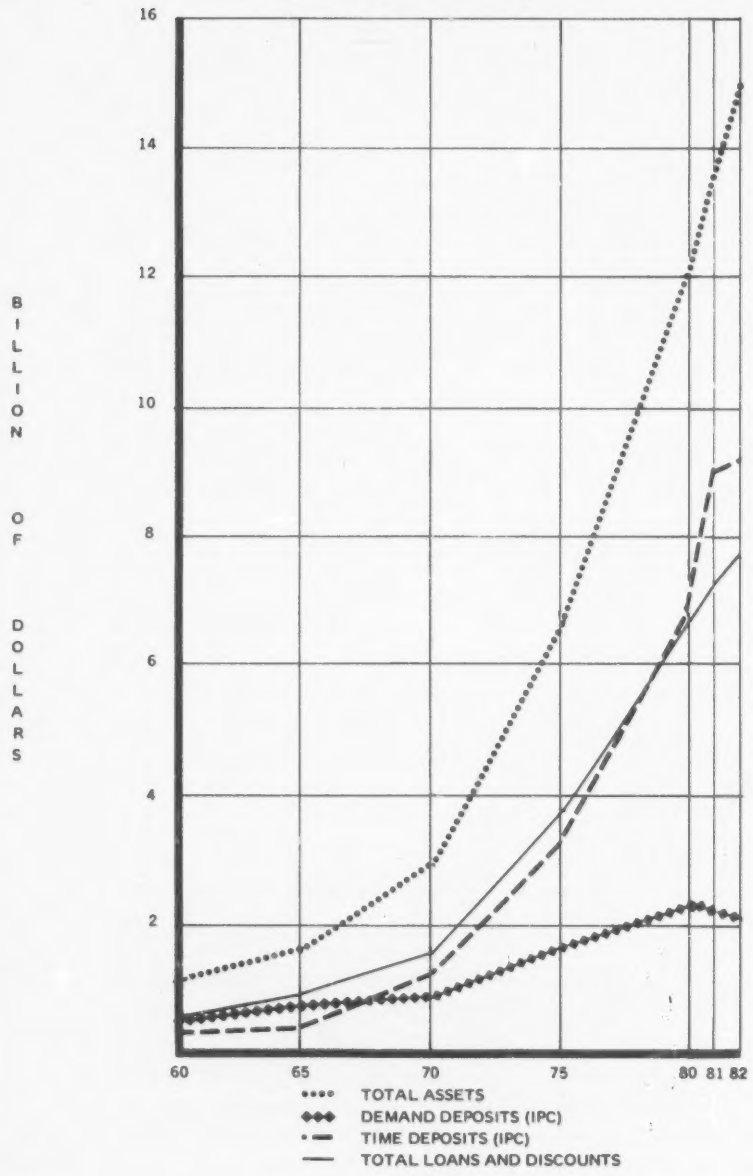
	ALL STATE CU'S	0 TO 99	100 TO 249	250 TO 499	500 TO 999	1000 TO 1999	2000 TO 4999	5000 TO 9999	10000 TO 19999	20000 AND OVER
	ARRANGED BY GROUPS ACCORDING TO TOTAL ASSETS									
	(THOUSANDS)					(MILLIONS)				
NO OF CREDIT UNIONS:	337	65	78	42	42	42	30	18	10	10
% TOTAL ASSETS										
CASH	37.76	9.12	7.54	5.11	3.56	3.41	2.33	1.64	1.43	1.06
SECURITIES	836.95	15.80	14.93	14.26	15.89	19.09	24.13	23.75	34.89	46.69
LOANS AND DISCOUNTS	1345.83	73.26	75.82	78.01	78.99	74.80	71.51	72.74	59.89	50.50
RECEIVABLES	18.12	.91	.37	.87	.47	1.26	.54	.76	1.58	.65
FIXED ASSETS	19.60	.15	.22	.64	.33	.72	1.02	.50	1.21	.91
PREPAID ITEMS & OTHER ASSETS	10.05	.76	1.12	1.11	.77	.72	.47	.61	1.00	.19
	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
% TOTAL LIABILITIES & CAPITAL										
CURRENT LIABILITIES	70.42	1.24	1.73	1.96	1.44	1.20	.84	.97	1.13	4.78
OTHER LIABILITIES	7.61	1.12	.38	.29	.36	.08	.41	.44	.16	.36
MEMBERS' ACCOUNTS	2030.64	81.85	84.53	86.61	87.29	89.19	87.40	88.84	90.20	90.27
RESERVES	114.14	7.25	6.41	6.17	5.21	5.31	7.29	6.09	5.95	4.09
UNDIVIDED PROFITS	45.50	8.53	6.95	4.97	5.70	4.21	4.06	3.66	2.55	.50
	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

% TOTAL INCOME										
INTEREST ON LOANS	68.41	80.55	83.99	84.75	85.63	83.66	79.42	79.83	65.00	60.74
INCOME FROM INVESTMENTS	29.27	14.13	13.67	12.40	10.79	14.53	18.85	19.45	29.31	37.37
ALL OTHER INCOME	2.32	5.32	2.34	2.86	3.58	1.81	1.74	.73	5.70	1.89
	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
% TOTAL EXPENSES										
SALARIES	37.10	44.32	41.47	41.12	40.02	39.97	39.87	36.07	38.67	34.78
BORROWERS' INSURANCE	6.11	7.87	8.98	8.74	8.37	8.64	7.48	10.26	4.77	3.98
LIFE SAVINGS INSURANCE	3.31	7.11	7.36	5.98	6.33	6.27	4.76	4.76	2.14	1.61
ASSOCIATION FEES (LEAGUE)	1.15	4.83	5.43	3.75	3.39	2.36	1.20	1.11	.69	.44
SURETY BOND PREMIUM	1.26	5.32	4.59	3.21	3.03	2.25	1.34	1.19	.81	.70
SHARE INSURANCE PREMIUM (NCUA)	1.78	1.26	1.56	1.07	1.05	1.59	1.71	1.97	1.84	1.91
EXAMINATION FEES	1.42	4.66	3.61	2.67	2.15	2.17	1.64	1.74	1.24	.88
REPAIRS & MAINTENANCE	1.02	.13		.75	.19	.91	.48	.39	.59	1.66
INT. ON BORROWED MONEY	10.45	1.21	2.45	2.77	3.46	1.16	2.85	.09	1.44	21.59
STATIONERY AND SUPPLIES	2.64	4.88	2.79	2.76	2.75	2.94	3.10	2.88	3.00	2.22
COST OF SPACE OCCUPIED	2.61	1.13	.89	2.22	1.09	1.32	2.35	1.51	3.38	3.26
EDUCATION EXPENSE	1.62	.35	.44	.44	.76	.75	.98	1.49	2.20	2.05
COLLECTION EXPENSE	.56	1.03	.98	1.35	.50	.85	.76	.53	.93	.28
DEPRECIATION-FURNITURE,FIXT. & EQUI	2.00	.52	.65	1.93	.80	1.17	1.70	1.47	2.33	2.50
EMPLOYEE BENEFITS	5.32	3.57	3.17	3.20	3.89	4.45	5.31	5.61	6.61	5.40
OTHER INSURANCE	1.69	.83	.79	1.18	1.08	1.80	1.71	2.32	1.81	1.60
RECORDING FEES CHATTEL LIEN INS.	.14	.08	.03	.05	.13	.09	.07	.05	.09	.21
COMMUNICATION	2.30	.47	.86	1.53	1.67	1.17	1.76	2.10	3.66	2.49
LOSSES ON SALE OF BONDS	.06				.16		.40			
CASH SHORT	.12			.80	.02	.56	.36	.02	.04	.01
OTHER LOSSES	.25	.26	.01		.21	.10			1.69	
BANK SERVICE CHARGE	.18	.63	.25	.22	.44	.25	.12	.17	.33	.09
REIMBURSEMENT FOR SERVICES	7.00	1.92	4.08	4.86	7.88	12.98	7.33	7.51	8.76	5.39
CONVENTIONS AND CONFERENCES	1.52	.36	.94	1.30	1.69	1.30	2.50	1.93	3.31	.67
SUPERVISORY COMM. & EXP.	.38	.10	.01	.01	.10	.09	.14	.39	.44	.55
ANNUAL MEETING EXPENSE	.47	1.44	1.78	1.11	1.05	.75	.71	.82	.23	.15
MISCELLANEOUS EXPENSE	7.55	5.73	6.87	6.99	7.79	4.12	9.35	13.65	8.99	5.59
	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

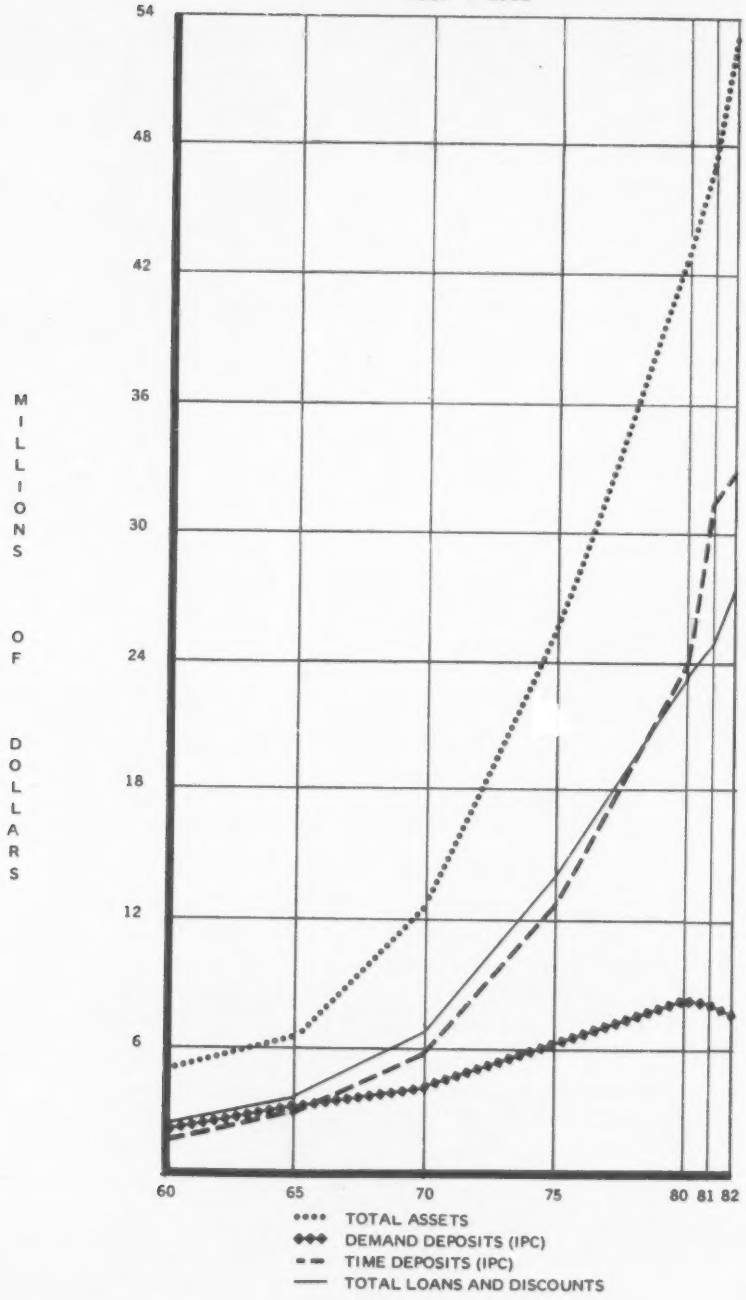
SELECTED STATE CREDIT UNION DATA: RECENT TRENDS

	12-31-79 361 Credit Unions	12-31-80 364 Credit Unions	12-31-81 358 Credit Unions	12-31-82 337 Credit Unions
Average Credit Union Membership	1,334	1,353	1,411	1,511
Total Number of Members	481,874	494,007	505,207	509,509
Per Member Share Average	$1,038	$ 964	$ 851	$907
Total Number of Borrowers	245,166	245,573	229,565	219,058
Total Number of Non-Borrowers	236,708	248,434	275,642	290,451
Total Percent Borrowing	50.8%	49.7%	45.4%	43.0%
Average Loan Per Borrower	$2,499	$2,421	$2,632	$2,815

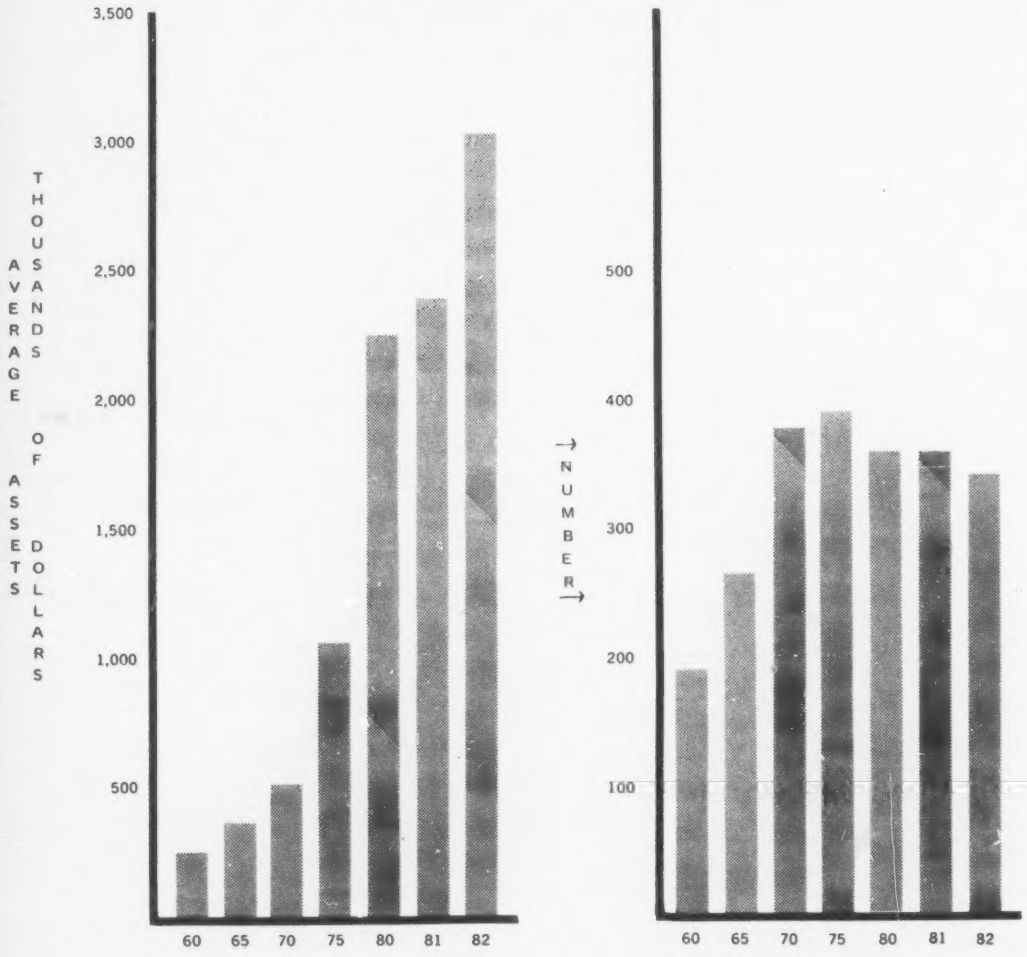
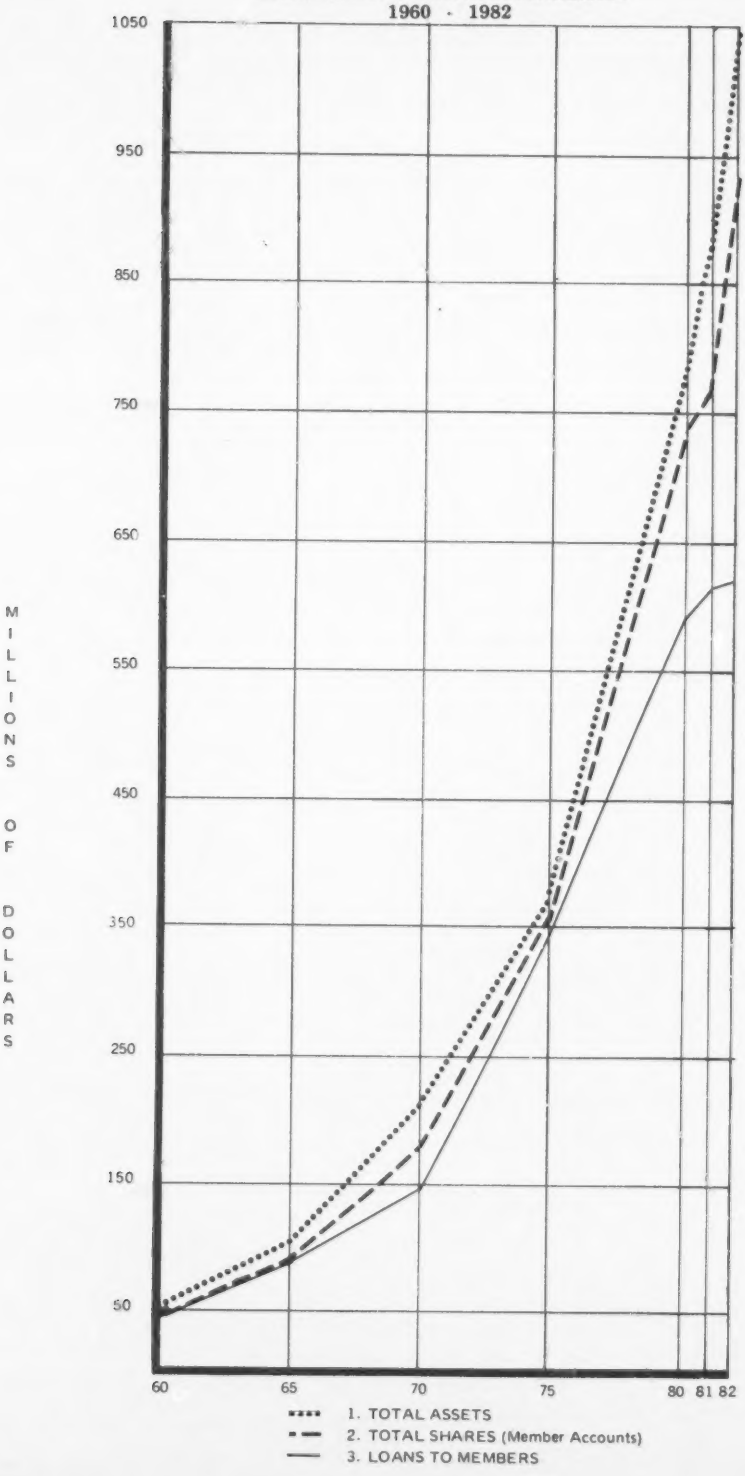
SELECTED ASSETS AND LIABILITIES
OF STATE BANKS IN TENNESSEE
1960 - 1982



SELECTED ASSETS AND LIABILITIES OF AVERAGE STATE BANKS IN TENNESSEE
1960 - 1982



AVERAGE ASSETS AND NUMBER OF STATE CREDIT UNIONS IN TENNESSEE 1960 - 1982



SELECTED ASSETS AND LIABILITIES OF STATE CREDIT UNIONS IN TENNESSEE 1960 - 1982